AUSTRALIAN PRIVATE CAPITAL

Clarity, Control & Confidence

Helping You Achieve Financial Independence

APC'S PRIVATE CLIENT SERVICE

APC has a very methodical approach to the development, implementation and benchmarking of your personal wealth management strategy. This process applies APC's unique 9 Key Advice Area Framework to ensure each area is as optimal for you as possible.

Our service is highly personal with You at the centre of everything we do together. It's a collaborative approach between You and APC as well as other key advisers you may have including your Accountant and your Lawyer.

9 KEYS TO FINANCIAL INDEPENDENCE

1. If you don't know where you're going, any path will get you there
2. The engine room of any wealth management strategy
3. Structure your balance sheet wisely to lower tax and protect assets
4. Will your money last your life?
5. What return is required for an acceptable level of risk?
6. What percentage of your debt is tax effective?
7. If your circumstances change, will your strategy survive?
8. Manage your affairs effectively as you consider a move to care support
9. How to pass on your assets with flexibility and tax effectiveness

Developing and Implementing Your Strategic Advice

STRATEGIC ADVICE PROCESS

APC's process is a unique, step by step approach, with you controlling the pace and progress.

IMPLEMENTATION & FACILITY SIGN-OFF PROCESS

Methodical approach to implementing your overall strategy

1 INTRODUCTORY MEETING

Introductory Meeting & Goals Development

- Confirm Existing Cash Flow Position
- Develop & Agree on Goals & Aspirations
- Strategy Recommendations Explored
- Projected Cash Flow Position Presented

2 STRATEGY DEVELOPMENT

Statement of Advice Development & Preparation

- Review of Existing Position:
  - Current & Proposed Cash Flow & Taxation Models Developed
  - Entities
  - Investments & Debt
  - Insurances
  - Estate Planning
- Recommendations Provided

3 ADVICE IMPLEMENTATION

Statement of Advice Implementation – Investments

- Implement Recommendations:
  - Superannuation (Inc SMSF) & Non-Superannuation
  - Entities / Ownership
  - Investment Portfolio (Managed Fund or ETF)

4 INDUCTION MEETING

Insurance & Debt

- Debt:
  - Restructure
  - Tax Deductibility
  - Debt Recycling Strategy
- Insurance:
  - Existing v Recommended

5 ESTATE PLANNING MEETING

Estate Planning

- Estate Planning Meeting:
  - Estate Objectives
  - What Is An Estate Asset?
  - Possible Solutions
  - Referral to lawyer (as required)

ADVICE PRESENTATION

Regular Planning Meetings - Benchmarking your strategy

Australian Private Capital encourages all our Private Clients to make contact with our firm if they have any queries at all in relation to their Personal Wealth Management Strategy. This is part of our service and there is no limit to how often you may do so.

However, if we have not heard from you, APC shall make contact every six months to conduct our Regular Planning Meeting with you. This is our Benchmarking service and is designed to ensure that you are 'on track' to achieve your goals.

APC will produce your Wealth Management Review Report, which includes the following;

1. A high level overview of your 9 Key Advice Area Framework
2. Minutes from our last meeting with status on agreed action items
3. Economic commentary and general market performance
4. Your Strategy Tracker – Are you on track to achieving your goals?
5. An update of your cash flow analysis
6. A review of your debt position (including LVR)
7. An audit of how you own your assets
8. A review of your personal insurances
9. Confirmation of your current estate plan
10. A full update of your current financial modelling (including cash flow)
11. Portfolio Valuation of all your financial assets (including those not managed by APC)
12. Portfolio Performance of all your financial assets (including those not managed by APC)
13. Consolidated Asset Allocation of your financial assets

Wealth Management Review Report

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