mywealth
SOLUTIONS

My Wealth Solutions is a family-owned financial planning firm with one simple aim: *to help everyday families create their dream financial futures through smart financial decision making*.

We believe that everyone deserves access to expert financial advice and guidance, no matter your background or the number in your bank account.

That's why, no matter what financial challenge you may be facing, we'll work with you to create a personalised and achievable financial plan that is designed from the ground up to help you achieve your financial goals.

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About My Wealth Solutions

We know that everyone's picture of the ideal financial future is different, so we take the time to carefully listen to your current financial situation, goals and desires before designing a practical plan to help you get from where you are now to where you want to be.

How do we do this? By providing achievable financial advice that is tailored to your personal financial situation. We'll never leave you in the dark when it comes to explaining why we're doing what we do.

And since we're not owned by a big bank or other financial institution, all of our advice will always have your best interests at heart.

But for us, financial advice and planning is about more than giving you a place to start and sending you on your way. Instead, we act as your financial partners in life, providing expert guidance and support wherever and whenever you need it.

That means no matter what life throws at you, you'll be able to tackle all of your financial challenges with the confidence and clarity only professional guidance can provide.

We can help you:

- Clarify your financial world and set your personal financial goals
- Gain a comprehensive understanding of your investment options and how they may fit into your financial plan
- Understand your current financial situation and how you can bridge the gap between where you are now and where you want to go.

Achieving financial security and peace-of-mind has never been easier than with your team of financial experts in your corner to guide you.

The My Wealth Solutions Story

My Wealth Solutions is a team built on core beliefs and values that have remained the same since our founding. Our philosophy has always been and always will be about putting the best interests of our clients first as we help them achieve financial security.

But while My Wealth Solutions as a business was founded in 2011, that's not where our story begins...

Our story starts in Townsville where our Founders and Directors, Guy Freeman and Benjamin Budge, both unexpectedly lost their fathers at a young age. But while both Ben and Guy had humble beginnings, their personal experiences left them with a burning desire to help others secure their financial futures through effective planning to ensure that others wouldn't have to face the same financial challenges they did.

Deciding to follow their passion for financial planning and their desire to help others, both Ben and Guy moved to Brisbane and decided to pursue study in financial planning. Guy joined CUA's financial planning department as a paraplanner while completing his studies. He then worked with a core group of clients - who remain with My Wealth Solutions today - as part of his own financial planning firm, all while furthering his education.

- **2011** — My Wealth Solutions is founded
- **2012** — Moved into the Doggett Street office
- **2013** — Nikki Booth joined the team
- **2014** — AFA Rising Star Winner for Ben Budge
- **2015** — By 2015, the My Wealth Solutions team had doubled in size
- **2016** — The My Wealth Solutions referral network is set in stone
- **2017** — Ben Budge is named Adviser of the Year by GPS Wealth
- **2018** — My Wealth Solutions is named GPS Wealth Practice of the Year

  Guy Freeman and Ben Budge are appointed members of the Beddoes' Most Trusted Advisers Network
- **2019** — Nikki Booth wins the GPS Wealth Young Gun award

  My Wealth Solutions moves to the new Masters St office

Ben followed a similar path, maintaining his friendship with Guy as both worked on completing their financial planning studies, before following his passion for leadership into the professional world.

During their early careers, both Ben and Guy were exposed to large financial institutions who put their own agenda and goals above those of their clients. Knowing this wasn't right, they were determined to create a team that did the opposite of this. This team would always put the goals and needs of their clients at the heart of every piece of advice or recommendation made. It was from this determination to be different from those financial institutions, combined with their personal values and beliefs, that a decision was made:

And so it was in 2011, two childhood friends from Townsville decided to combine their personal experiences and beliefs under one roof and form My Wealth Solutions. The goal was simple: to provide everyday families with access to financial advice that always puts their best interests first.

Starting from a home office, Ben and Guy moved into our original Doggett Street Location soon after. And while their business was growing, so too were their families. Their experience juggling a new family and a new business means that Guy and Ben understand first hand some of the challenges that everyday families experience.

As the business continued to grow, Guy and Ben joined the GPS Wealth Network and gained access to expert mentors, client engagement tools, business knowledge and business acumen, all of which were instrumental in shaping the direction of the My Wealth Solutions we know today.

From here, My Wealth Solutions really began to take off. Starting from a two-man team in late 2011, My Wealth Solutions hired their third staff member in 2012, with a fourth following in May 2013. By 2015, our team had doubled and has continued to grow ever since.

In May 2019, we moved from the Doggett Street office to our new office at 1/18 Masters Street to continue improving on how we can help you as your team of financial experts.

But, no matter what our exterior looks like or how big our team is, our fundamental beliefs and values, as well as our mission, will always remain as they were at our founding.

My Wealth Solutions is here to help you build a bright and secure financial future, all while knowing you have financial experts in your corner who will always put your best interests first.

The My Wealth Solutions Team

Just like your financial plan will have multiple aspects to help you achieve financial security and peace-of-mind, so too does the My Wealth Solutions team. As your team of financial experts, every member of your team is dedicated to helping you achieve your financial goals in any way they can.

FINANCIAL ADVICE TEAM

The Financial Advice Team is the heart of My Wealth Solutions, acting as your personal guide from your initial contact with us all the way to the achievement of your financial goals and beyond.

IMPLEMENTATION TEAM

Working closely with the Financial Advice Team is the Implementation Team, who are responsible for putting the recommendations made to you into reality. This involves liaising with third parties such as banks, insurance providers and your superannuation fund to ensure that your transition into the My Wealth Solutions community is a smooth one.

CLIENT SERVICES TEAM

Your Client Services Team makes sure that both our current and future clients are satisfied with the My Wealth Solutions experience at every step along the way. The Client Services Team is responsible for making communications with us as simple as possible by connecting you with the right person to answer any questions you may have.

COMMUNICATIONS TEAM

Finally, there is your Communications Team. Working behind the scenes to improve your experience with us in any way they can and to keep you informed on every aspect of your world, your Communications Team is dedicated to ensuring you're satisfied with the My Wealth Solutions experience from start to finish.

2017	2018	2018	2019	2019	2019
ADVISOR OF THE YEAR	**PRACTICE OF THE YEAR FINALIST**	**MOST TRUSTED ADVISOR**	**PRACTICE OF THE YEAR**	**ADVISOR OF THE YEAR**	**GPS WEALTH AWARD**

Services

As your team of financial experts, we offer a complete range of financial planning and wealth management services to make sure you can tackle every financial challenge that comes your way with confidence.

Each service we offer is tailored to you and and your unique financial circumstances, needs and wants, so you'll never have to worry about whether a strategy we recommend is right for you. When developing your comprehensive financial plan, we consider every aspect of your financial world before making any recommendations to you. Your plan could be made up of some or all of the services we offer, which include:

WEALTH CREATION

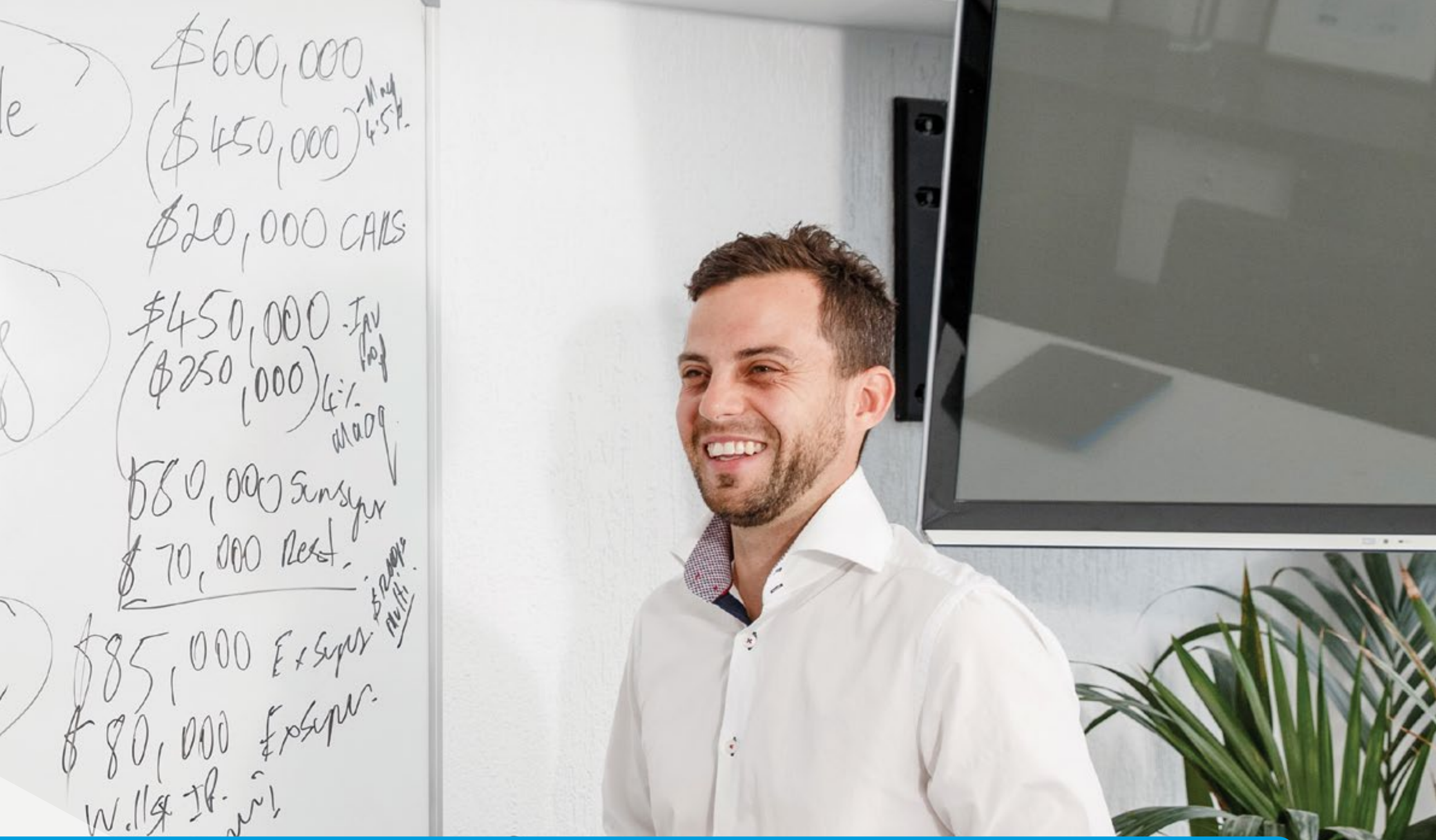
A successful wealth creation strategy is not reserved just for those with existing wealth, it is just as important for people of all ages and financial situations. But just like everyone's financial circumstances are different, so too are the strategies we use to help you create and grow your wealth. We work with you to develop a wealth creation strategy tailored to your specific financial needs and goals.

RETIREMENT PLANNING

We specialise in creating dream retirements for everyday families. Whatever your dream retirement looks like, our team of financial experts will help you create a retirement plan to turn your financial dreams into your future reality.

INVESTMENT ADVICE

Whether you're interested in property or shares, a clear investment plan is an essential cornerstone of any successful financial plan. Our team helps you decide which investment option, or a blend of the two, is right for your unique financial circumstances. Then, we take it one step further by ensuring your investment plan will help you meet your financial goals.



WEALTH MANAGEMENT

Take the stress out of managing your money with wealth management advice that is as unique as you are. You've worked hard for your money, so let us work harder to ensure that your money is being managed in a way that helps you achieve financial security and peace-of-mind.

SUPERANNUATION ADVICE

We make sure that you're making the most of your super by empowering you with a thorough understanding of what super is. We also make sure your super is consolidated into one high performing fund and regularly ensure it's on-track to help you meet your long-term financial goals.

HOME LOAN STRUCTURING & ADVICE

Whether you're interested in purchasing a home or want to improve on your existing loan, our team can help take the stress out of choosing the right loan for you. We always have your best interests at heart, which means our loan advice will always be based on your personal financial situation, not what suits the bank.

SMSF ADVICE

If you want greater control over your super than a traditional super fund, a self-managed super fund may be the right solution for you. Our team of financial advisors can help you understand the benefits and requirements of an SMSF and help you to make the decision of whether an SMSF is right for your particular financial circumstances or not.

FINANCIAL ADVICE & PLANNING

We offer tailored financial planning and advice that takes in every aspect of your financial situation. Clear, achievable and honest is just the baseline for us.

BUDGETING & CASH FLOW

Sorting out your cash flow and designing an achievable budget is the first step in creating your financial future. We help make sure that your budget is realistic and keep you on track to meet your financial goals.

Financial Planning Process

STAGE 01
Your Initial Enquiry
YOU AND YOUR FINANCIAL ADVISOR

STAGE 02
Our First Conversation
YOU AND YOUR FINANCIAL ADVISOR

STAGE 03
Your Discovery Appointment
YOU AND YOUR FINANCIAL ADVISOR, ASSOCIATE ADVISOR, PARAPLANNER & CLIENT SERVICES OFFICER

STAGE 04
Developing Your Financial Plan
YOU AND YOUR FINANCIAL ADVISOR, ASSOCIATE ADVISOR, PARAPLANNER & CLIENT SERVICES OFFICER

STAGE 05
We Present Your Plan
YOU AND YOUR FINANCIAL ADVISOR & ASSOCIATE ADVISOR

STAGE 06
Implementing Your Financial Plan
YOU AND YOUR FINANCIAL ADVISOR, ASSOCIATE ADVISOR & CLIENT SERVICES OFFICER

STAGE 07
Our Ongoing Service
YOU AND THE WHOLE MY WEALTH SOLUTIONS TEAM

01. Your Initial Enquiry

- Achieving financial security starts with your initial enquiry to us, where you ask yourself some tough questions before letting us know what you want to achieve financially.
- The more you tell us about yourself at this stage, the better equipped our team of financial experts will be to help you get started creating your dream financial future.

02. Our First Conversation

- Following on from your initial enquiry, one of our expert financial advisors will call to introduce themselves and get to know you and your personal financial situation a little better
- After this conversation, if we feel that we are able to help you, we'll organise a time to meet you in-person at your Discovery Appointment. If we don't believe we can help you ourselves, we'll always direct you to someone who can - so you'll never be left worrying without anyone to turn to.

03. Your Discovery Appointment

- Your discovery appointment is your opportunity to get to know your financial advisor personally, while they learn more about your current financial needs and future desires. This meeting is where the planning process really begins, based in part on your snapshot, and where you'll have the opportunity to discuss any burning questions, issues or concerns you have.
- Our financial advisors pride themselves on their ability to listen and hear what you have to say above everything else, absorbing every aspect of your life before making any recommendations. After learning more about your financial situation, we'll work with you to develop a customised plan to help you achieve your short, medium and long-term financial goals.

04. Developing Your Financial Plan

- Working together with every member of our team, your financial advisor begins developing the finer elements of your financial plan at this stage.
- This is the number crunching stage of our process, where we analyse and project the recommendations and strategies we made to you to make sure they will meet your financial goals.

05. We Present Your Plan

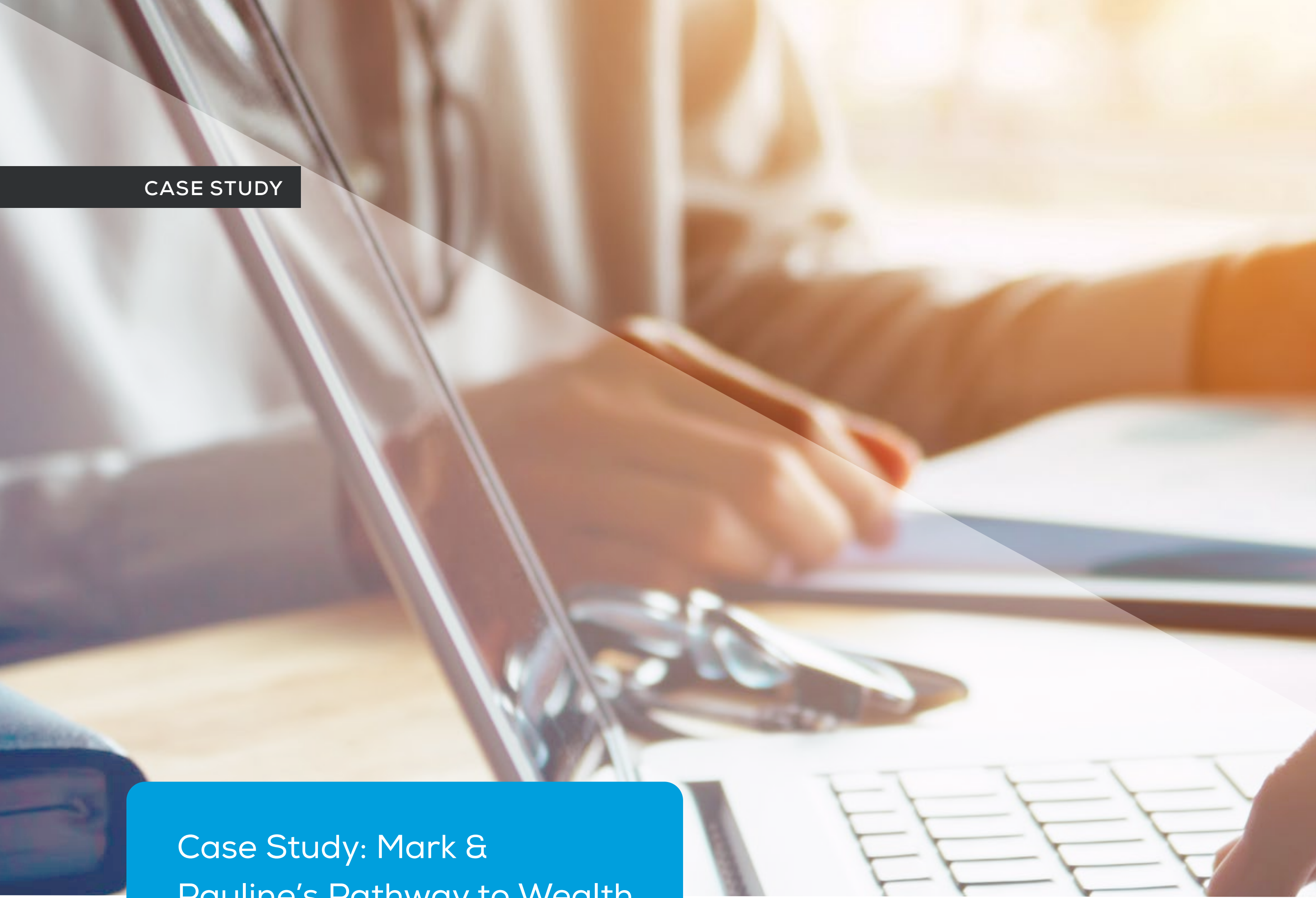
- After examining every aspect of your financial plan to ensure it's optimised to help you achieve financial security and peace-of-mind, your financial advisor will then present it to you.
- This is the area where My Wealth Solutions shines, ensuring that every part of your plan is explained to you in the simplest and most understandable manner. This involves detailing the in-depth strategies and recommendations made to you alongside the products we may use to help you achieve your financial goals.

06. Implementing Your Financial Plan

- If you're happy to partner with us to achieve financial security and peace-of-mind, the implementation stage is where the recommendations and strategies made to you becomes your reality.
- Throughout this stage, you'll have access to a dedicated team ready to assist you through the paperwork and other tasks we may need you to complete to ensure your financial plan is implemented correctly.

07. Our Ongoing Commitment To You

- For us, financial planning is about becoming your financial partners for life because as your life changes, so will your financial goals and priorities. That's why we're committed to providing you with ongoing guidance and support over the course of your entire financial life.
- Our goal: to ensure you always have the knowledge and support you need to continue making smart financial decisions.



CASE STUDY

Case Study: Mark & Pauline's Pathway to Wealth

	MARK	PAULINE
AGE	50	49
INCOME	$135,000 + super	$89,000 + super
CURRENT SUPER	$185,000 in industry super	$92,000 in industry super
HOME	**$900,000** home in Clayfield with **$460,000** home loan at **4.90%**	
INSURANCE	Default amount - **$300,000** life & TPD, minimal trauma & no income protection	
BUDGET/ SPARE CASH	**$500** a week	

*Client's names and some details have been changed for privacy reasons

WHAT TRIGGERED THEIR NEED FOR FINANCIAL PLANNING

- They were reaching the age where it is common to start thinking about stopping work
- They had good income but struggled with budgeting issues
- They weren't confident that they were going to achieve their long-term goals
- Mark & Pauline were considering many different invesment options and wanted clarity and direction as they got closer to retirement
- Had been working hard for many years and wanted to make their money work hard instead
- They wanted to get control of their super and make the most of superannuation strategies
- Mark & Pauline wanted long-term financial security and to be able to enjoy a long and fun retirement

The initial discovery meeting

HOW THEY HEARD ABOUT MY WEALTH SOLUTIONS

They were introduced to us by a friend of theirs, who was an existing client of ours, to help achieve their goals and plan for the future.

MARK & PAULINE'S FINANCIAL GOALS

When Mark and Pauline first came in they didn't have an exact retirement number in mind but they had five main goals:

- They wanted to retire in 15 years
- A combined retirement 'income' of $95,000 to pay for life
- To be able to go on a holiday every year (approx $10,000)
- Wanted to pay down their home loan before retirement
- They wanted to buy an investment property

After using our forecasting tools and based on their current situation, we calculated that without taking action they would have $1.1 million by the time they wanted to retire.

THE FINANCIAL GAPS WE UNCOVERED

- Goal retirement number of $2.7 million preserved in real value
- 15 years to bridge the gap of $1.6 million
- Mark & Pauline didn't have a sustainable long-term strategy
- Underinsured with their current personal protection plan
- No set foundations for personal protection and estate planning

THE SOLUTIONS WE DEVELOPED

In order for Mark & Pauline to be able to create the wealth needed to achieve their retirement goals there were several strategies involved.

THE 7 ELEMENTS OF THEIR FINANCIAL PLAN

- Purchasing an investment property
- Regular share investment plan
- Debt restructure & recycling plan
- Superannuation strategies
- Salary sacrificing
- Personal protection
- Forced savings plan

BEFORE WE COULD START

In order to be able to leverage the strategies we agreed to in the advice document we decided to use the equity in their home as their financial base.

This gave us a borrowing capacity of $260,000.

Implementing their customised financial plan

OUTCOME FROM THE STRATEGIES

- **Property Investment**
  - Purchased a $450,000 investment property in Wavell Heights
  - Used a debt recycling strategy to reduce non-deductible debt and increase tax deductible debt
  - Ensured rent increases are included in the long-term strategy rather than being used as extra spending money
  - Submitted a Pay As You Go Variation to the ATO to obtain tax saving every pay (instead of at the end of the year)
- **Share Investments**
  - $800 is borrowed from the line of credit and invested per month
  - Utilised Dollar Cost Averaging to ride out volatility in the share market
- **Superannuation & Salary Sacrificing**
  - Changed to a growth strategy from their existing balanced setup

As they have over 10 years until retirement this will allow them to ride out the increased market volatility of going to a higher growth strategy.

  - Concessionally contributing pre tax dollars into super to increase tax deductions and super balance
  - By contributing $1,000 per month to super, Mark & Pauline will save $368 per month in tax and will increase their super balance by $313,000 over 15 years
  - 50% of any future wage increases to be concessionally contributed into superannnuation

To reward their hard work we agreed Mark & Pauline would spend 50% of the pay rise and we would use the other 50% to contribute into superannuation.

- **Forced Savings Plan**
  - By committing to the plan we are utilising the $500 in spare cash to fund the full investment plan
  - Utilising the forced savings plan we are able to pay an extra $15,000 a year off the home loan - reducing the loan term by 14 years (including forced and tax savings)
- **Personal Protection & Estate Planning**
  - Adjusted their personal protection strategy to include the appropriate amount of protection
  - Ensured appropriate estate planning arrangements were implemented

The outcome

- Clearly defined and achieveable retirement goals
- $1.7 million in wealth created to bridge retirement gaps
- Reduced Mark & Pauline's home loan term by 14 years
- Mark & Pauline now have a secure financial future
- They have a clear financial road map and plan to reach their dream retirement
- Belief and confidence that they are on the road to achieve their retirement goals
- Peace of mind that their loved ones will be taken care of in case of unforeseen circumstances
- Confidence in the direction of their wealth in the event that anything were to happen

The Important of Financial Planning and Advice

At My Wealth Solutions, we believe that everyone deserves access to professional financial advice and a financial plan that will help you meet your long-term goals while giving you the confidence to tackle any financial challenge that comes your way.

For those that never seek professional financial help, there are a number of sometimes unexpected reasons that they fail to achieve their financial goals. These reasons include:

- A lack of information (as well as too much contradictory information)
- Feeling like they've left planning too late
- Not making their financial world a priority
- Searching for the 'magic solution' to their financial challenges
- Never taking action

By choosing to work together with us to create your dream financial future, you should be congratulated. You're part of the small percentage of the population that has sought professional advice in order to improve your financial situation. That in itself is something worth celebrating.

The purpose of financial advice: **to give you a clear financial roadmap for your entire financial journey, no matter what challenges you may encounter along the path.**

That's why not having the right kind of financial advice to rely on may result in you failing to achieve your financial goals or even discourage you from pursuing a goal that could become achievable with a bit of planning.

Without the right team of financial experts by your side, there's a high chance that your dream financial future will remain just that - a possibility.

But it doesn't have to.

By acting as your personal source of financial guidance and support, your financial advisor ensures that your financial world remains as stress-free as possible while ensuring you're on track to meet every single one of your financial goals.

In a nutshell: we make sure you'll seldom have to lie awake at night worrying about whether a financial decision is the right one for you. The entire team at My Wealth Solutions will always be in your corner, no matter what.

We're in it for the long-term, which is why we're constantly reviewing and adjusting your financial plan based on any changes to your financial world. This ongoing advice ensures that any decision you make will be a smart one.

For us, this is what financial planning is all about: giving you the confidence and peace-of-mind that can only come from knowing your financial world is taken care of, no matter what.

By becoming a part of the My Wealth Solutions community, you're gaining a financial partner for life. One that will always be only a phone call away.

What Our Community Looks Like

The Types of Clients We've Helped

No matter what your financial background or circumstances are, we'll do our best to help you achieve your financial goals and secure a brighter financial future. Here are the types of clients we can help succeed:

- Is dedicated to improving their financial future
- Wants to take action and is looking for the right path forward
- Willing to listen and consider the recommendations made to you
- Are committed to financial success, no matter what it takes
- Want to be held accountable if they veer off track
- Have an idea of what their ideal financial future looks like, even if they don't know how to get there

Common Challenges We've Helped Our Clients Overcome

These are the common areas where we've helped our clients tackle their financial challenges with confidence and achieve a secure financial future:

- Planning for the costs of a growing family
- Looking for guidance on kick-starting their investment journey
- Wanting to purchase their first home but struggling to get there
- Transitioning to retirement with the confidence that their financial world is taken care of
- Clarifying their goals and settling on a new path forward after a major life-change or financial windfall
- Seeking a way to make their money work harder for them

Ready to take action and start building the financial future you're dreaming of?
Read on to hear from those we've helped to achieve futures just like yours.

Testimonials

I have found MWS to be extremely professional and they have provided my partner and I peace of mind that our future is more secure especially with a baby on the way. Our super is working for us rather than the big companies, we have the best insurances in place catered to our growing needs and they have put a smart financial strategy in place that meets our life goals. I have recommended MWS to many of my friends and will to anyone new as I am confident that they conduct themselves in the best interest of their clients.

Katrina M., Mining Logistics, Booral

Starting my career and a full time job for the first time I wanted to see if I could improve my budgeting and overall wealth management. Nikki really helped me to establish a clear vision for my wealth goals and a strict but realistic budget. I thought I was pretty good with money and handling it but I've definitely been able to take it to another level with her help and the team at My Wealth. Learning about super and the pitiful level of cover I had from the insurances I had at the time really opened my eyes. Wealth management is an important part of our lives and I would recommend to anyone to book in for a meeting with Nikki.

Andrew E., Engineer, Tarragindi

After 20 years of working, we had no real direction when it came to planning for our financial future. After deciding to visit My Wealth Solutions, we now have achievable financial goals and we couldn't be more confident that the strategies employed will ensure a comfortable retirement. The MWS team took the time to understand our current financial situation, needs and wants and formulated an investment pathway to meet those requirements. Guy and Nikki were friendly, knowledgeable and explained all aspects of their advice in a clear language that was easy to understand. Thank you to the entire MWS team.

Mick & Dani I., Police Officer, Albany Creek

Excellent service! My girlfriend and I were looking for ways to maximise returns to make to most out of our money. We needed someone with more knowledge in the financial sector than ourselves who we could bounce ideas off and come up with strategies that we hadn't thought of. Ben and the team at My Wealth Solutions have done exactly that. They have been available for us to ask questions and have been patient with their explanations making sure we understand.

Russell D., Auto Electrician, Carseldine

My Wealth Solutions are the first financial advisers I have found that consider your entire financial position. They are not focused on one product or investment type, rather they are focused on finding the right financial solution for your current situation. I am looking forward to working with Ben and his team over the coming years.

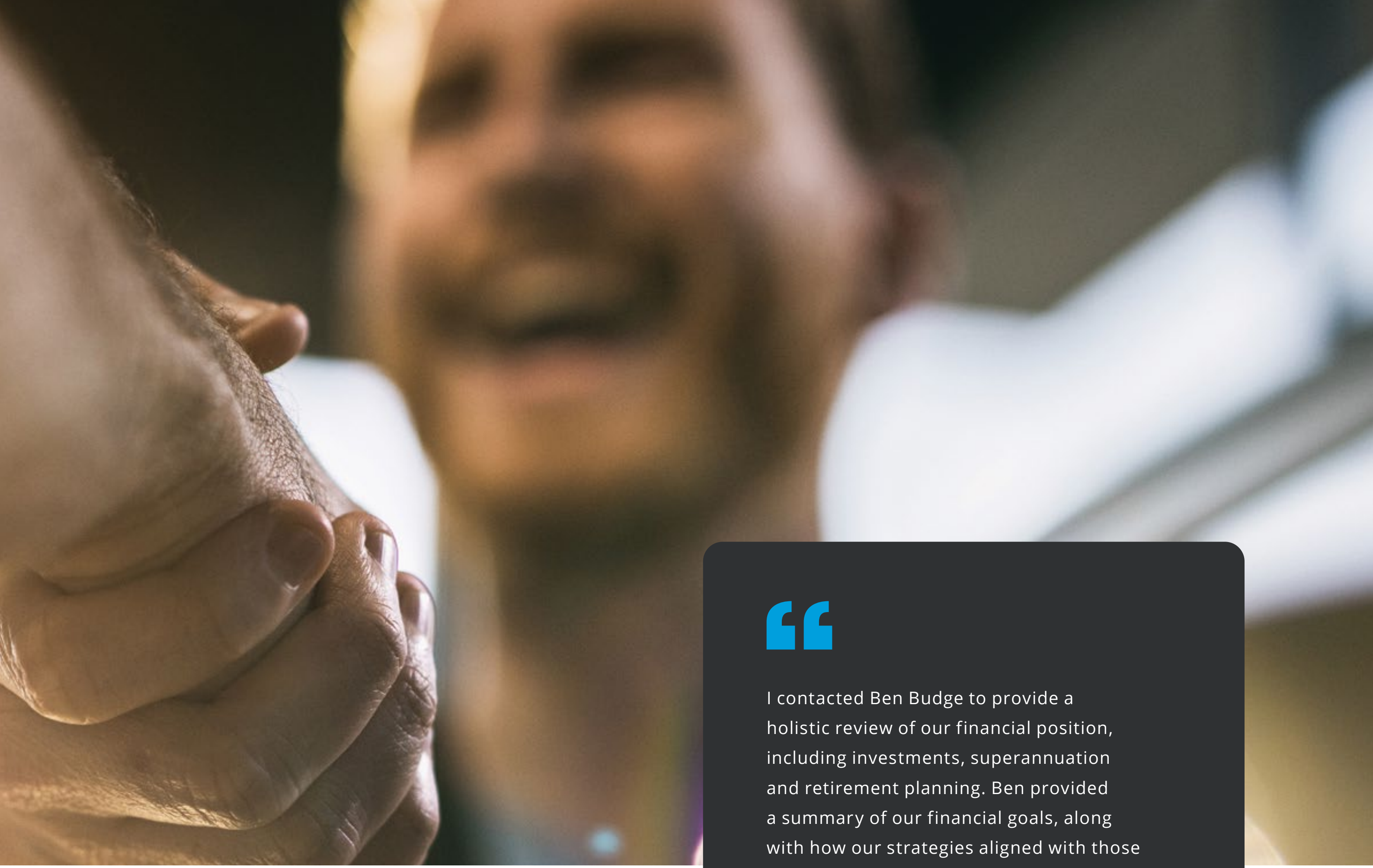
James C., Engineer, Bellbowrie

Guy and the team were fantastic at listening to our needs and putting together a plan that was right for us. They have been there for us too when we needed questions answered about all areas of financial and business related matters. Excellent customer service.

Andy J., Account Manager, Gaythorne

Changed to Ben and the guys at My Wealth this year and have found them very active in setting up my finances after years of neglect. I liked that Ben challenged our thinking, was flexible in setting up our finances and the team were very active in setting everything up.

Steve F., Safety & Health Manager, Brighton



I contacted Ben Budge to provide a holistic review of our financial position, including investments, superannuation and retirement planning. Ben provided a summary of our financial goals, along with how our strategies aligned with those objectives. He was able to clearly articulate where we needed to make adjustments, and project the potential change in our position over time, which was great for motivating us to make some changes and not simply live with the status quo. I would consider Ben to be very professional and friendly, and I'd recommend him to anyone seeking to secure their financial and retirement planning.

Ian J., Consultant, Moggill

I was initially nervous about investing and was confused about the best way to improve my current financial position. The team at My Wealth Solutions were able to guide and step me through strategies for creating a financially secure future. Ben and the team clearly and confidently worked within my comfort level to create a financial plan for success.

Sonia K., Training Teacher, West End

Having come from a planner where we were very disappointed, it has been a refreshing change dealing with Ben & the team at MWS. They are responsive, helpful, go above and beyond to answer questions and most importantly we have found it easy to understand the finance speak and to actually understand what our money is doing. Thanks for a great experience so far!

Rochelle B., Machine Operator, Mansfield

Ben and the team at My Wealth Solutions have been incredible to work with. They discussed our financial situation and proposed ways to improve our position in an easy but professional manner that left us feeling very secure about the future. Timely responses to our questions and keeping us up to date on changes and progress only enhanced the feeling of trust we had with them. Thoroughly recommend the team if you are looking for sound financial assistance.

Warren A., Sales Representative, Toowong

CREATE • GROW • PROTECT

www.mywealthsolutions.com.au