



# Financial Planning Services

Let WTW help plan your financial future

## Why WTW?

WTW has established a reputation as a provider of sound and objective financial planning and investment advice to individuals and corporations around the globe.

## Why?

It's because our clients know they can rely on our extensive market research, our in-depth knowledge of changing domestic and global financial markets and the quality of our advice.

At WTW, we make it our business to keep ourselves informed about the financial services market. Our advisers keep a close eye on international and domestic markets, undertake extensive research on investment managers and their products, and utilise the latest technology to provide our clients with detailed analysis of the risk and return characteristics of the many investment options available.

It is this, and our ability to provide financial advice based on the specific needs of our clients, that has established WTW as a leader in the financial planning industry.

## Financial Planning

With the pressures of everyday life, setting financial goals and achieving them isn't easy. And yet doing so is vital if you and your family are to enjoy a secure financial future.

Investment planning can be a complex business and what suits one person won't suit the next. That's why it's essential to get the right advice to ensure that you make the most of the options that are available to you.

At WTW, our advisers have the specialist and technical knowledge to assist you to make informed decisions about preserving and building your wealth. Our extensive market research program, together with our knowledge and experience of the financial services industry, mean that we can recommend investment strategies and products to suit the majority of investors.

And because everyone is different, we take the time to listen carefully to your needs. Only then can we tailor a financial plan that takes into account your current financial situation, your lifestyle and the specific needs of you and your family.

**We take the time to listen carefully to your needs.**

## Understanding your needs

We can help you to understand and evaluate your options in relation to:

- Superannuation – benefits, retirement income streams
- Taxation – superannuation, income and capital gains tax consequences
- Centrelink – pensions, allowances
- Insurance – personal, general
- Estate planning – wills, powers of attorney
- Investment structures – family trusts, companies.

Our advisers will develop and present you with a tailored financial plan that reflects your need for security, flexibility and access to your funds and your investment time frame, while making sure to utilise the most tax effective structure.

And at WTW, our fee structure is transparent, so you'll know what you're paying before we proceed with implementing your financial plan.

If you choose, we can also provide you with regular updates and ongoing investment advice at an agreed cost.

## Superannuation and retirement planning

Where once it was common for employees to stay with the one company for most of their working lives, today individuals may change careers and employers many times before they retire. That's why superannuation, with its flexibility and ability to move with you, has emerged as one of the most tax-effective ways of saving for retirement.

We provide advice to a broad range of standalone corporate superannuation funds, industry funds, master trusts and master trust sub-funds. We therefore have specialist knowledge of the superannuation industry and hands-on experience in helping employees make the right investment choices to maximise their funds in retirement.

### About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organisational resilience, motivate your workforce and maximise performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at [wtwco.com](https://www.wtwco.com).

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So, who better to advise you about your superannuation and retirement planning options than WTW?

Our experienced financial planners will meet with you, assess your needs with reference to your age, lifestyle, stage of life, employment situation and financial goals, and tailor a personal retirement and investment strategy that achieves an appropriate balance between risk and return and helps maximise the growth of your retirement savings.

## Insurance protection

Insurance is all about protecting you financially against the unexpected. Whether it's providing for your family in the event of your death or disability, protecting your business, income or property against events over which you have no control, or providing cover in the event of unexpected litigation, there's no doubt that insurance is a vital part of any sound financial plan. WTW can recommend an appropriate type and level of insurance cover to suit you.

And if you're already insured, WTW can assess your existing policies to ensure you have the level of cover you need and that you aren't paying for something that you don't need.

## Client contact

Personal circumstances change and financial markets are continually on the move. So, we recommend to our clients that they review their investment portfolio at least annually and particularly when their personal circumstances change to ensure that their investment strategy remains current and that potential risks and returns continue to be appropriate to their needs.

## Contact our Financial Planning team:



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