

**EMPOWERING
YOU TO
UNDERSTAND,
KNOW AND
SIMPLIFY
YOUR
FINANCIAL
FUTURE**



GAIN CONFIDENCE AND FEEL GOOD ABOUT YOUR WEALTH JOURNEY

Since 1974, Calder Wealth Management has helped thousands of South Australians lift the burden of financial stress and live their dreams.

When you're armed with understanding, knowledge, a simplified plan and an expert team by your side, the worries fade away and you'll hit your financial goals.



THE PROBLEM

You're working hard to secure your family's future, but the future still feels uncertain.

**"Am I set
up for
retirement?"**

**"Am I investing
in the right
things?"**

**"Is my
wealth
protected?"**

**"How do I
deal with
debt?"**

**"How do I
re-build after
divorce?"**

**"How do I leave
a legacy for my
family?"**

THE SOLUTION

Live your ideal life without financial pressures and uncertainty

Like your very own coach, we design a personalised plan based on your financial goals and mentor you throughout the journey.

We help you navigate the big events, including:

- Children's education
- Business
- Inheritance
- Marriage and divorce
- Retirement
- Illness and death
- Succession and estate planning

WHAT WE DO



Advice

Financial advice designed to support and evolve with you now and into the future.

You decide the scope and level of service, we'll provide the guidance, support and plan.

- Cash flow management
- Wealth creation
- Superannuation advice
- Self-managed superannuation
- Retirement planning
- Tax implications
- Estate planning

Benchmarking

Measure, improve and fast-track your financial goals. CWM's benchmarking program empowers you with a scorecard every six months that benchmarks your progress against your goals.

You'll know the areas you're performing well, the areas to monitor and identify any potential problems, with a recommended course of action.

Our three categories of advice include:

- Cashflow
- Wealth planning
- Contingency planning

Investment

Exceptional investment experience and knowledge at your fingertips.

We cover the academically-backed primary drivers of investment market return (market, size, value, profitability), focusing on:

- Evidence (not opinions or speculation)
- Commitment to innovation
- Good investment
- Strategy
- Global relationships
- Transparency
- Risk management
- Sustainability

Insurance

Life insurance isn't about you, it is about the people you care about most.

We'll make sure you're covered:

- Life insurance
- TPD (Total and Permanent Disablement Insurance)
- Income protection insurance
- Trauma insurance
- Child trauma insurance
- Business protection

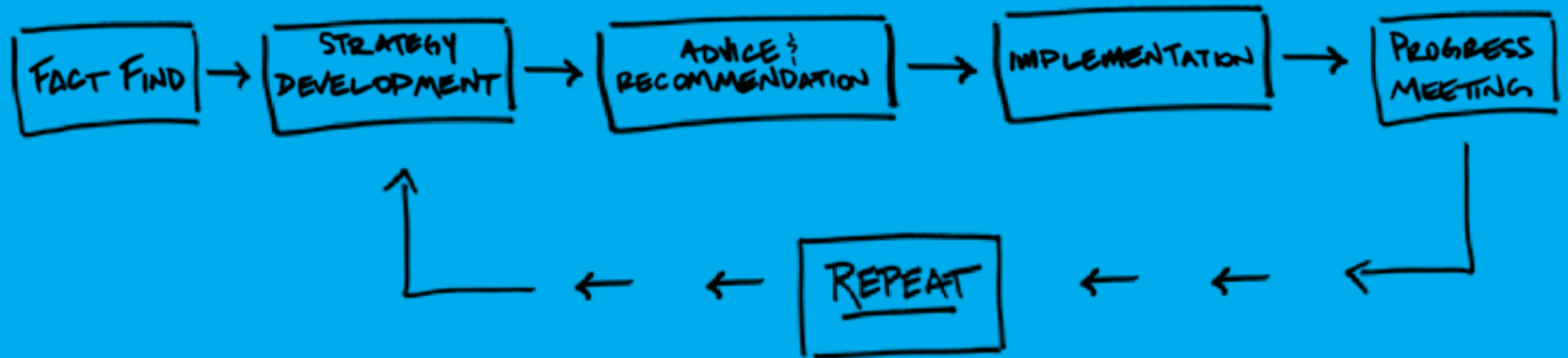
Finance

The right finance strategy and loan products are key to your wealth plan.

Our team at Calder Finance Broking will evaluate your circumstances and the market to find the best solution for your needs.

- Home loans
- Property investment finance
- Refinancing

HOW WE WORK



We provide the methodology, structure and coaching required to achieve your financial goals.

ABOUT US

Family focused with world-class, global insights

With a legacy built on family, CWM knows what it takes to look after yours.

Since 1974, we have been providing support and advice to individuals and families across Australia. We've graciously received a number of industry awards, which are testament to our client first culture and our nimble team that is large enough to matter, but small enough to care.

From the beginning we set out to engage with clients without the rigid constraints often set down by banks, investment houses or insurance companies.

Since then, we have helped thousands of Australians work towards and achieve their personal financial goals.

Recognised as experts in our field, our passion to deliver the highest quality wealth management advice, exceptional client service and a phenomenal client experience drives us.

We are now one of the largest privately-owned financial services business in Australia ... and that's something we're very proud of.

When the world faced unprecedented uncertainty we were ready, continuing to provide sound, balanced advice and mentoring through video consultations, webinars and our digital systems.



OUR STORY

The CWM story told by the people
who have made it happen.

From humble
beginnings to a
legacy that has
impacted countless
families, for 50 years
and beyond.

**Watch the
video now**





WHAT OUR CLIENTS SAY

"CWM has been instrumental in building a plan for both my business and family's future. They have guided me through some very difficult times over the years but having the reassurance of being able to speak directly to their wonderful advisers has seen us come through those times in a better, stronger and more stable position. Joining the CWM team has easily been the best financial decision of our lives."

- Tom & Emma, Victoria

“The CWM Team have helped us build a plan for the future while we were still working and now that we have retired. They have done this in a professional and personable way with a sense of “down to earth” talking and keeping it simple. Their follow up to any queries has always been planned and prompt and we have a great deal of confidence in what they are doing for us.”

- Brian & Kay, South Australia

“CWM’s focus on our successful financial future is second to none. Their diligence in ensuring our financial plans realise the opportunities in various markets, and are adjusted accordingly, is unlike other organisations we have dealt with. From the very first moment, their personal attention and response to our requests has set them apart. That is, we have never felt like a client code, more like one of the team.”

- Peter & Kim, South Australia

“The CWM team helped us build a plan for our future. Now a retired widow, CWM with empathy, continue to support and guide me every step of the way. Having access to great advisers has taken so much pressure off.”

- Anne, South Australia

LET'S TALK

Find out more
calderwm.com.au

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Zoom video conferencing

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