

Welcome to
Calder Wealth Management



calderwm.com.au



Ready to focus on the important things in life?

After 35 years, our vision remains the same; an evolutionary client experience that gives you continued confidence moving forward and makes you feel good. We simplify the process, design a financial solution that's easy to understand, remove worries and give you the highest probability of meeting your financial goals... why not see for yourself?

Australian owned and operated

When it comes to finance, you want expert advice. That's why Calder Wealth Management (CWM) employ a powerhouse team of industry leading people who are dynamic, driven and passionate about what they do. They are the essential ingredient of our innovative business model that is designed to deliver consistent wealth management experience to you. We take the time to understand and work with you now, and evolve with you in the future.

History

The 80's were exciting times in Australia. It saw the birth of Pac Man, shoulder pads, post-it-notes and a family business that in its second generation has evolved to become CWM. For almost four decades, we have been providing support and advice to individuals and families across Australia. We've developed esteemed partners and a network of likeminded professionals who drive our success.

We've graciously received a number of industry awards, which are a testament to our client first, nimble team focused culture that means we're large enough to matter, but small enough to care.

Our people centered attitude and a mission of working together to engage with clients has been our foundation since the very beginning. Since then, we have helped thousands of Australians work towards and achieve their personal financial goals.

- THE 5 BIG QUESTIONS:
- ① HOW MUCH CAN YOU SAVE?
 - ② HOW MUCH RISK?
 - ③ HOW MUCH WILL YOU NEED?
 - ④ WHEN WILL YOU NEED IT?
 - ⑤ WHAT DO YOU WANT TO LEAVE?



Financial advice that suits your needs now and evolves with you over a lifetime... that's the CWM edge

We know that when it comes to you and your family, you want to make the right decisions. We are here to guide you through this process providing smart, personal advice that explores options and delivers flexible strategies. We bring you closer to your greater goal of financial wellbeing. We do this by using the latest tools and financial modelling to provide the most efficient and effective solution. At CWM, you're in the driver's seat; you decide the level of advice and service you'd like. We then provide guidance and support to deliver a tangible plan in a range of areas including:

Cashflow management

Our detail-oriented nature likes to drill down into the nitty gritty of your finances - this is where our financial modelling really sets us apart. For most Australians, even those who earn a good salary, it often feels like there's never enough cash to go around each month. Many people simply don't understand the functional use of their money. We work with you to understand your cashflow position today, tomorrow and build a model that can ensure your financial position remains strong over a lifetime.

Wealth creation

Choosing where to invest your money to create wealth can be a difficult decision. Let's face it, financial terms and jargon can be complicated and tedious. We remove these obstacles to create a clear direction for your unique financial situation. Our fact-finding process allows us to fully assess your position, your attitude to risk, your goals and then design your unique portfolio.



Superannuation advice

Superannuation continues to be a tax effective environment for saving and investing for the future. With legislation continually evolving in this area, qualified advice is key to creating your retirement nest egg. Outside of the family home, superannuation is the largest investment most Australians will have, so we'll work with you to make the most of it.

Self-managed superannuation

Self-managed superannuation funds are not right for everyone, but they are an attractive option for people who want to be actively involved in the investment and management of their superannuation. It also carries an increased burden of responsibility that requires sound personal advice. We'll provide you with strategic investment advice and support to set up and manage your self-managed superannuation fund.

Retirement planning and retirement income streams

If you are thinking about retirement, whether complete or partial, one of the most important things to think about is how you are going to maintain and fund your lifestyle.

Taxation implications

Throughout your life your financial decisions will almost always have some tax implications. Superannuation is a prime example of this. In life, it is a tax advantageous investment vehicle. In your death, your superannuation could be used to provide a tax effective income stream for your family and dependants. Your adviser will work with tax agents for any specific tax matters however, when we talk about your financial plan, we are taking all this into consideration.

Estate planning (including Wills & Powers of Attorney)

Without a suitable Will, any efforts you have made to secure your family's future may be jeopardised. A basic DIY Will may not cover all aspects of an effective estate plan or worse, result in 'intestacy'. Many Australians fail to realise that their superannuation is not covered by their Will. Your adviser works with you on estate planning, ensuring your nominations around your superannuation are clear, that all assets are distributed according to your wishes and to identify special considerations that may need to be built into your Will. We have a network of specialists who are consulted where required.

Risk management

Accident, illness, a serious medical condition, a temporary or permanent disability, or even death will impact upon your financial life. We can help you evaluate your insurance needs and recommend suitable personal wealth protection options that will enable you to protect your family.

Finance

We coordinate with Calder Finance Broking to integrate any finance requirements with your complete wealth management plan. Whether you are buying a new home, refinancing your existing home or buying investment properties, a Lending Specialist will evaluate all the alternatives and recommend a solution that best matches your needs, quickly and professionally.

This is by no means an exhaustive list. We thrive on clients calling us to ask, "what do you think?" and being able to provide outside the box solutions to any financial question. So why not do the same... we'd love to help.

With a legacy built on family, we know what it takes to look after yours

At CWM, we get to know you and keep getting to know you. Our relationship is long-term and we're by your side to make you feel...

Valued.

Our team are loyal and driven to deliver the best result for you over a lifetime.

Confident.

Our fact-find, reviews and authentic financial planning keeps you in touch and on track with your dreams and aspirations.

Wise.

Our wisdom is yours. We employ the best people and evidence based strategies to craft your individual financial strategy.

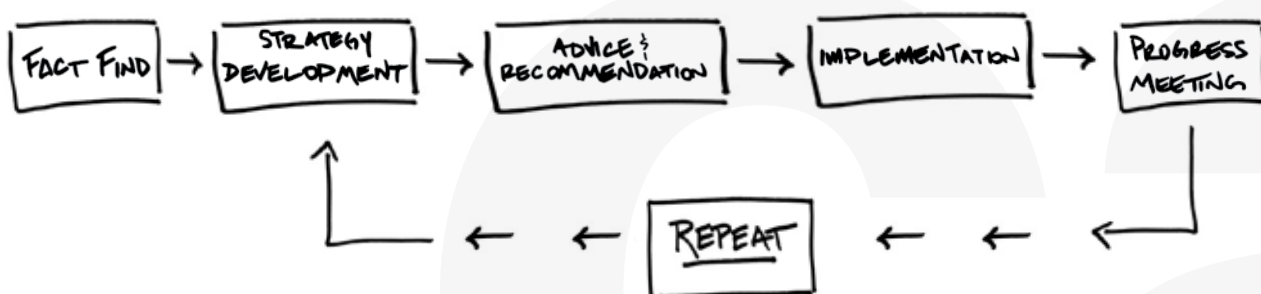
Future-minded.

We evolve with you. No matter how life or circumstances change, we continue making plans for your future.

Successful.

Having a wealth management strategy that not only talks about your lifelong goals but also plans for and achieves them is a great feeling.

The CWM process



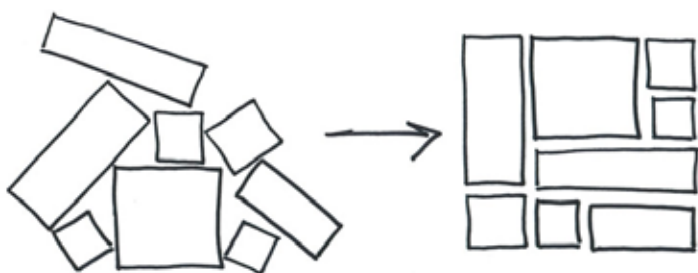
Your CWM Adviser will help answer your questions:

- How much do you need to pay for day to day living expenses?
- Have you set aside money/resources for a contingency? For example – redundancy or sudden illness.
- What are your short term goals and long term aspirations? For example – funding a home upgrade, school fees and an overseas holiday every two years, OR buying an investment property.
- Are your assets and investments structured correctly to minimise tax and maximise returns?
- Will you have enough money to be able to retire when you want to in the way you want to?
- Do you have a safety net in place through appropriate insurance and estate planning structures?

We will review your progress with you to ensure your strategy is on target to achieve your financial objectives.

We will provide an ongoing review service based on your needs, which includes:

1. Being available for regular consultation and advice.
2. Providing you with information, technical advice and recommendations when there are significant changes in your personal and financial circumstances.
3. Regular reviews of your investment portfolio and relevant recommendations based on the dynamic economic conditions and trends, investment manager circumstances, opportunity, investment risk and financial strategy.
4. Detailed regular investment reports including portfolio valuation, performance of assets and transaction summary.
5. Regular market commentary and newsletter.
6. Review of your situation to ensure needs and objectives are being met by your financial strategy.



Advice / Investment / Superannuation / Insurance



Suite 2, 15 King William Road, Unley SA 5061
ABN 51 008 138 485

p 08 8373 3333
e admin@calderwm.com.au

calderwm.com.au

Calder Wealth Management Pty Ltd is an Authorised Representative of Consultum Financial Advisers Pty Ltd / ABN 65 006 373 995 / AFSL 230323

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