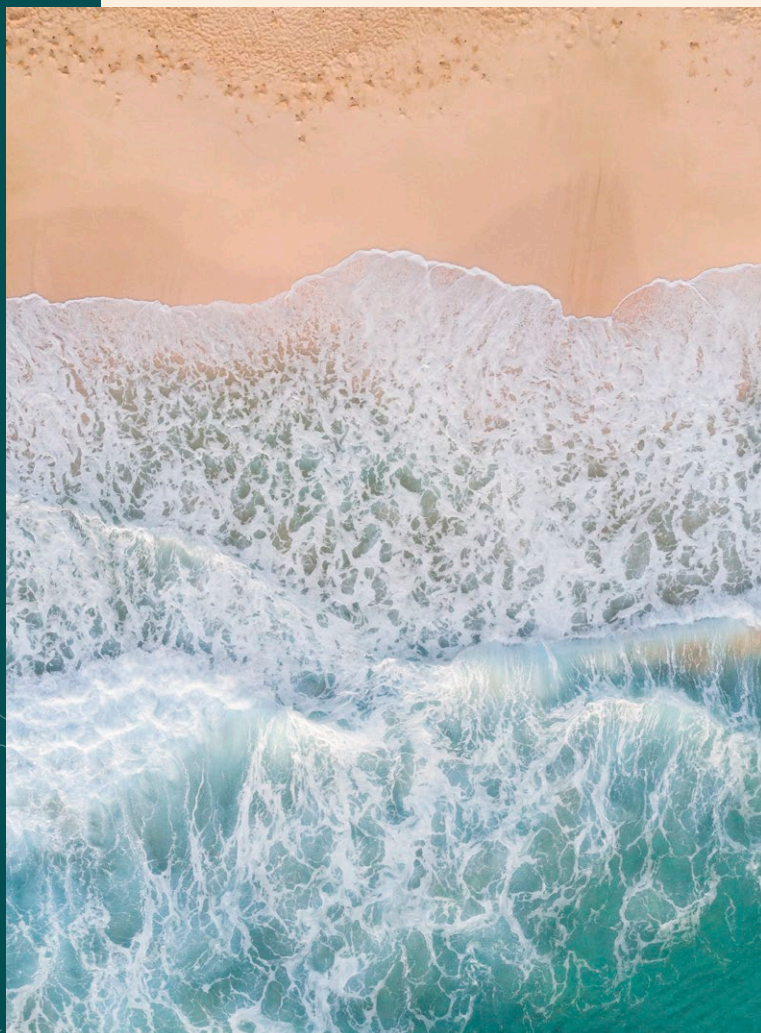




SAVI WEALTH





OUR SAVI STORY

Savi wealth is the place where all your important decisions are made, and Savi thinking is how we set up your financial plan to secure your financial future.



JANEAN'S STORY

There are two memories that had a huge impact on my motivation to become a financial planner. As a 10-year-old, I remember getting ready for school and going downstairs for breakfast. My mum was sitting at the kitchen counter adding up all the coins she had in her purse. I asked her what she was doing, and she told me she was counting all the money we had until the end of the month to buy bread and milk. I felt scared and insecure and knew in that moment that I never wanted to live paycheck to paycheck. A few years later I lost my father in a tragic car accident. He did not have his financial affairs in order, and with no will, insurance and shocking amounts of debt, our family was left to grieve with added financial stress. This was my motivation to make a difference in others' lives.



SAVANNAH'S STORY

I have been privileged to learn the 'formulas' around money, however, in real-life people don't make decisions based on a textbook formula, but rather a want or need. I believe that doing well with money isn't necessarily what you know but the decisions you make. That's why I want to help people understand how they value money and learn to make savvier decisions to take charge of their financial future.

ABOUT SAVI

INTRODUCTION TO SAVI

With over 25+ years of industry experience, we are specialists in all areas of wealth and the financial world. We help you plan to be Savi about growing your wealth, protecting your wealth, and strategizing to get the best financial outcome for your future.

We manage the complete process – all in one - and work collaboratively with you to build the wealth you deserve.

Our difference is in the experience, knowledge and process we share with our clients to achieve success the Savi way.



SAVI SERVICES

*At Savi Wealth we are
passionate about helping you
make decisions around your
financial future*

WE SPECIALISE IN:

- Personal Insurance (Wealth Protection)
- Debt Management
- Investment Planning – including ASX and Managed Discretionary Accounts
- Superannuation including Self-Managed Super funds (SMSF)
- Retirement Planning
- Asset Allocation
- Tax minimization
- Estate Planning



PERSONAL INSURANCES – PROTECT YOUR FAMILY

What's your greatest asset? Life insurance forms a critical part of the financial planning process, as it provides financial security for you, your family, and your partnership in business. Insurance can be structured to provide for repayments of debts upon death or disability, financial assistance for dependents, and protection against the loss of income.



DEBT MANAGEMENT – MANAGE DEBT THE SAVI WAY

Few of us buy homes without taking on a mortgage, and even fewer can afford to make an investment without any debt. We can help you ensure that your loans are structured properly so you can optimise tax efficiency, asset protection and repayment prioritization.



INVESTMENT PLANNING – MAKE THE MOST OF YOUR MONEY

Savi Wealth planners can recommend a carefully selected and well researched investment portfolio tailored to your needs and appetite for risk. Whether inside or outside super, we help minimize the impact of economic shocks and unexpected market volatility to give your well-earned funds the best chance to grow. Our Managed Discretionary Account service offering gives you access to our professional investment management team that will invest your funds proactively on your behalf.



SUPERANNUATION PLANNING – MAXIMISE RETIREMENT WEALTH

Savi Wealth has a range of superannuation solutions to help you grow your wealth over time, so that you can retire the way you want. No matter what stage of your life you're at, it's important to invest in super as early as possible so your money works for you over time.



SAVI SERVICES



SELF-MANAGED SUPER FUNDS - WE CAN HELP WITH YOUR SMSF

SMSF's are becoming more attractive for people who want greater control of their retirement savings. They offer investment flexibility and can often be the most cost-effective super solution.

Whether you are considering setting up a SMSF or already have one, we have the expertise to provide advice on the ongoing changing landscapes of SMSF's to ensure your super is working effectively for you.



RETIREMENT PLANNING - IS YOUR RETIREMENT PLAN ON TRACK?

Do you know how much you'll need for retirement? What age do you plan to retire? And most importantly, what sort of lifestyle you want in retirement?

Savi Wealth will help answer those questions and assist to build a solid retirement strategy to make the most of your money to retire with more. The ultimate goal is a stress free and rewarding retirement.



ASSET ALLOCATION

Proper asset allocation is one of the keys to driving investment returns. Asset allocation involves diversification, which gives the potential to earn higher returns whilst lowering risk. Not all asset classes move simultaneously and that's where we will help you find the right mix for you.



TAX MINIMISATION - GET THAT TAX BACK

Tax minimisation is when you legitimately arrange your tax affairs to reduce the amount of tax you pay. These arrangements comply with both the letter and spirit of the law.



ESTATE PLANNING

Estate planning is all about peace of mind. It ensures your assets will be distributed according to your wishes in the most financially efficient and tax-effective way possible.

It is complex and requires expertise, so we will facilitate the process of referring you to an experienced solicitor who will work with you and hold your hand every step of the way.



THE SAVI JOURNEY (1 – 3 MONTH JOURNEY)

1.

DISCOVERY – GET TO KNOW EACH OTHER: DEVELOP GOALS AND OBJECTIVES

An introductory meeting to explain our process and identify your financial objectives.

2.

RESEARCH & ANALYSIS – DEVELOP STRATEGIES TAILORED FOR YOU

Construct solutions to meet your objectives and risk appetite. Compare models, product solutions, and financial strategies.

3.

PLAN PRESENTATION - PRESENT AND EXPLAIN YOUR BESPOKE SAVI PLAN

We will present and explain your Savi Plan to you. It will set out realistic recommendations which are designed to achieve your goals and objectives.

4.

IMPLEMENTATION – PUTTING YOUR PLAN IN PLACE

Having agreed to proceed, we will work to implement our recommendations. At this point, you can relax and know in comfort that we will take care of all necessary steps to turn your plan into a reality.

SAVI WAY (3 MONTHS ONWARDS)

5.

ONGOING SERVICE – REVIEWING PROGRESS

Where ongoing service is agreed upon, the Savi wealth team will help you review and amend your financial plan to ensure it remains on track to achieve your objectives. Ongoing reviews will consider any changes to your personal circumstances, financial market conditions, and relevant legislation.





Our Savi Packages

STARTER PLAN	SIMPLE PLAN	SOPHISTICATED PLAN	SMART PLAN (MEDICAL)
<div><div>✓</div>Discovery Meeting</div> <div><div>✓</div>Research and Analysis</div> <div><div>✓</div>Implementation</div> <div><div>✓</div>Annual Review</div> <div><div>✓</div>Personal Insurance</div> <div><div>✓</div>Debt Management</div> <div><div>✓</div>Superannuation</div> <div><div>✓</div>Investment Planning</div> <div><div>✓</div>Asset Allocation</div> <div><div>✓</div>Simple Estate Planning</div> <div><div>✓</div>Financial Modelling</div>	<div><div>✓</div>Discovery Meeting</div> <div><div>✓</div>Research and Analysis</div> <div><div>✓</div>Implementation</div> <div><div>✓</div>Annual Review</div> <div><div>✓</div>Personal & Business Insurance</div> <div><div>✓</div>Debt Management</div> <div><div>✓</div>Superannuation</div> <div><div>✓</div>Investment Planning</div> <div><div>✓</div>Asset Allocation</div> <div><div>✓</div>Estate Planning including Testamentary Trusts</div> <div><div>✓</div>Financial Modelling</div> <div><div>✓</div>Retirement Planning</div> <div><div>✓</div>Tax Planning</div>	<div><div>✓</div>Discovery Meeting</div> <div><div>✓</div>Research and Analysis</div> <div><div>✓</div>Implementation</div> <div><div>✓</div>Bi-Annual Review</div> <div><div>✓</div>Personal & Business Insurance</div> <div><div>✓</div>Debt Management</div> <div><div>✓</div>Superannuation including SMSF</div> <div><div>✓</div>Investment Planning including MDA</div> <div><div>✓</div>Asset Allocation</div> <div><div>✓</div>Complex Estate Planning</div> <div><div>✓</div>Financial Modelling</div> <div><div>✓</div>Retirement Planning</div> <div><div>✓</div>Tax Planning</div>	<div><div>✓</div>Discovery Meeting</div> <div><div>✓</div>Research and Analysis</div> <div><div>✓</div>Implementation</div> <div><div>✓</div>Bi-Annual Review</div> <div><div>✓</div>Personal & Business Insurance</div> <div><div>✓</div>Cashflow Management</div> <div><div>✓</div>Superannuation including SMSF</div> <div><div>✓</div>Investment Planning including MDA</div> <div><div>✓</div>Asset Allocation</div> <div><div>✓</div>Complex Estate Planning</div> <div><div>✓</div>Financial Modelling</div> <div><div>✓</div>Retirement Planning</div> <div><div>✓</div>Tax Planning</div>
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OUR SAVI PACKAGES

Our 'Smart' Medical plans are specifically designed for those in the medical profession:

THEY INCLUDE

PRACTICE GROWTH

Going into a private practice may be one of the best wealth creation strategies for doctors and dentists, but it requires business planning to be successful.

FINANCE STRUCTURING

Debts can either be either good or bad debts. Are your loans properly structured?

TAX PLANNING

Paying high income tax is the main frustration for medical professionals. Tax planning options for medical professionals are limited so smart tax planning is essential.

CASHFLOW PRESSURES

Cashflow related stress is the number one reason why medical professionals seek our advice. High income tax, living expenses, mortgage repayments and educational expenses put a significant amount of pressure on cashflow.

WEALTH CREATION

To accumulate wealth and achieve financial freedom, you need to invest. There are several tax- effective wealth creation strategies for medical professionals, and when used in combination they can deliver successful results.

PERSONAL INSURANCE

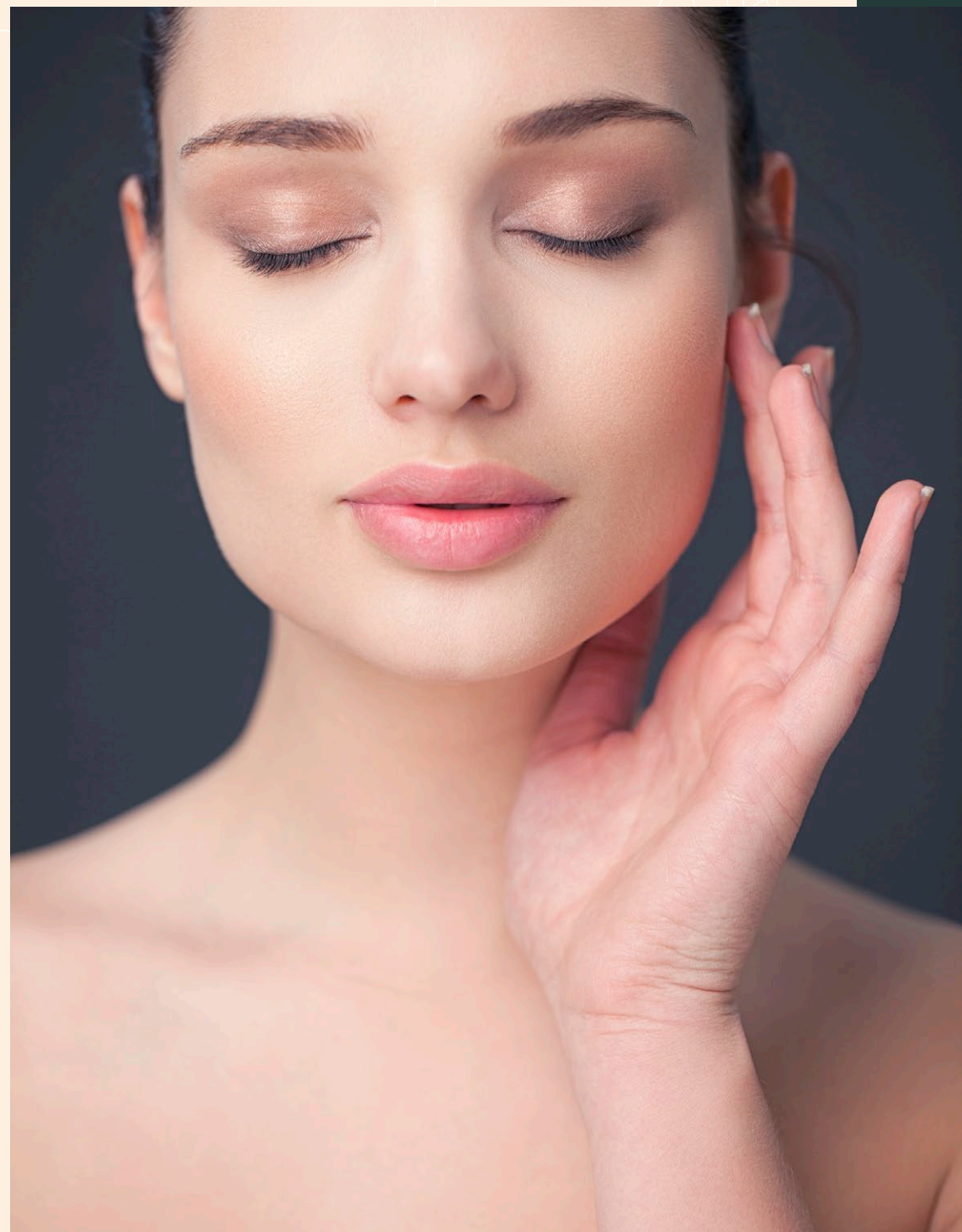
Comprehensive insurance cover should be the cornerstone of every financial plan. Too often we believe we are invincible and that getting seriously ill or passing away young will never happen to us.

SUPERANNUATION

Superannuation is a long-term, tax-effective investment structure to help you accumulate savings for retirement.

ESTATE PLANNING

Estate planning is all about ensuring that your assets pass to the right people, at the right time in a cost-effective way.





THE WEALTH YOU DESERVE

www.saviwealth.com.au

Janean Hicks
janean@saviwealth.com.au
(08) 6458 0644
10/4 Harper Terrace, South Perth WA 6151

Janean Hicks AR No. 344257 of
Savi Wealth Pty Ltd of
Insight Investment Services Pty Ltd
ABN 22 122 230 835 | AFSL 309996