Practice profile

At Wealth Arena, we understand your goals and aspirations, map out strategies to help you achieve those goals, and help you stay on-track.

Our aim is to:

- simplify your financial life with the right plan
- ensure you make the most of your hard-earnt money to sustain the lifestyle you require now and into the future
- reduce financial stress
- create more superannuation
- provide financial discipline, holding you to account
- optimise investment allocation to reduce investment risk
- ensure you are tax smart
- build a legacy for following generations
- be your primary financial advisor, and should you have a question about anything pertaining to your finances, we expect to be the first phone call.

The financial advice process

Our financial planners will take you through a six step process.

1. Gather financial information about you, your background, investment objectives, risk tolerance and existing investment pattern.
2. Identify your financial and lifestyle goals through a comprehensive Client Profiling exercise that helps us to evaluate your risk appetite and understand your objectives.
3. Identify any financial issues
4. Prepare a plan that will outline a personalized financial strategy which will identify appropriate investments, as well as look at any social security issues, risk management and taxation planning.
   It will also detail the benefits, features and fees. The result is a holistic financial solution presented in a detailed written report, called the Statement of Advice.
5. Implement the plan
6. Provide an ongoing review so that the plan can be revised at regular intervals or when you experience life changes. This include understanding any changes to your circumstances which may affect your long-term plan, provide written updates about the economic environment or legislative changes that may impact on your strategy, offer additional advice about your investment portfolio and recommend changes to your investment strategy and/or investment portfolio.

Wealth accumulation

- Superannuation
- Investments
- Gearing
- Managed funds and direct equities

Risk Insurance

- Income protection
- Trauma insurance
- Life insurance
- Total & permanent disability (TPD) Insurance

Business Succession

- Business insurance
- Risk insurance and investment structure

Superannuation and account-based pensions

- Investment advice
- Fund review
- Consolidation
- Investment selection
- Contribution maximisation
- Superannuation strategies

Retirement and aged care

- Pre-retirement wealth accumulation
- Retirement income streams
- Investment strategies
- Transition to retirement
- Aged care advice

Our team

Wealth Arena is a dynamic Wealth Advisory Business, with collective experience that spans over 35 years in Financial Advising, Banking and Client Management.

Joseph Cardamone

Co Founder / Managing Director

Joseph is a Wealth Management professional with over 15 years' experience in the Financial Advising and Retail Industry. He is responsible for managing the day to day operations of Wealth Arena and all things related to Business Development and Marketing. He supports the Collingwood Football Club and has a keen interest in personal Fitness. On the weekends he enjoys spending time assisting family with farming activities, and is an avid animal lover.

Joseph has a Bachelor of Commerce with a major in Marketing from Deakin University and a Advanced Diploma in Financial Planning.

Darcy Krenn

Provisional Financial Adviser

Authorised Representative

Darcy has been in the Financial Advising industry since 2014, with a high technical knowledge in Aged Care, Centrelink and portfolio management. She is a dedicated, loyal professional who prides herself on the overall customer experience and ensuring clients are receiving sound advice. In Darcy's spare time, she enjoys playing netball and travelling.

Darcy has a Bachelor of Business (Applied Economics and Finance) from RMIT.

Christian Moar

Partner / Private Wealth Advisor

Authorised Representative

Christian has over 19 years' experience in the financial advice and accounting industry. After starting his career as an Accountant with PwC he moved into a successful career with a Top 4 bank. Christian provides advice to all types of clients, with a specialisation in the following segments – affluent, commercial and high net worth individuals. Personally, Christian enjoys spending time with his two daughters, following the Melbourne Football Club and getting back to the family farm.

Christian has a Bachelor of Business with a major in Accounting and Economics from Charles Sturt University.

Joe Scarmozzino

Co Founder / Director

Authorised Representative

Joe is a seasoned professional with over 20 year's experience in various industries, ranging from Wealth Management, Finance, Banking and Engineering. His expertise in problem solving and creating bespoke solutions for clients is second to none. Personally, Joe enjoys to spend quality time with his family (3 girls), following the AFL and EPL and working out to maintain his fitness.

Joe has a Bachelor of Engineering with Honours from The University of Melbourne, and Advanced Diploma in Financial Planning and Specialist Self-Managed Super Funds, Direct Equities and Insurance qualifications.

David Posterino

Partner / Private Wealth Advisor

Authorised Representative

David has over 12 years experience in both the Financial Advising and Accounting Industry. He has prior experience working as a Financial Advisor for a major institution and an Accountant for a top tier firm. David enjoys spending quality time playing tennis, with family, friends and his dog Freddie, and going to the gym to maintain his fitness.

David has a Bachelor of Commerce with a major in Accounting, Banking and Financial Planning from Deakin University and Specialist Self-Managed Super Funds, Direct Equities and Insurance qualifications.

Alvina Stowers

Associate

Alvina is the liaison between Wealth Arena and its clientele. She has been with Wealth Arena since 2016, with prior experience within the Retail and Health Care sector. Responsible for developing and maintaining favourable relationships with new and existing clients, she is enthusiastic and pro-active in her role, supporting the needs of an array of clients whilst balancing the organisational workflow. She is currently in her final year of her Bachelor's Degree in Commerce, and will continue to develop her career within the Financial Advisory Sector.

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