

RETIREMENT PLANNING | AGED CARE | FINANCIAL PLANNING | INVESTMENT ADVICE  
SUPERANNUATION | RISK INSURANCE | ESTATE PLANNING

# Providing guidance through life's changes



# Financial planning life stages

Whether you're starting out or nearing retirement, we will develop personalised strategies appropriate to your needs.

Starting out	Getting ahead	Facing changes
Whether you're studying or starting out in your career, now is the time to start planning your financial future. The decisions you make at this stage may impact how much financial freedom you have through the years and even decades ahead.	Your student loans are almost paid off, you may be changing jobs or planning to start a family. You might want to renovate your home, pay for your children's education, enjoy an amazing holiday or build your investment portfolio.	Whether you're single or married, with or without kids, have a mortgage or not, it's quite common at this stage of life to feel pressure on your finances. You may also want to have some of the added benefits in life such as memberships in clubs, luxury vacations or a second home.
Your major focus at this stage may be on <b>saving</b> .	Your major focus at this stage may be on <b>debt management</b> .	Your major focus at this stage may be on <b>wealth accumulation</b> .
<p>Our advisers can help you with strategies to build wealth by:</p> <ul style="list-style-type: none"> <li>■ Set saving/budget goals to facilitate basic investments or to help you achieve a short term lifestyle goal, eg an overseas trip.</li> <li>■ Create a start-up risk insurance plan, including income protection and trauma</li> <li>■ Manage debt</li> <li>■ Evaluate and provide superannuation strategies</li> <li>■ Centrelink entitlements</li> </ul>	<p>Our advisers can assist you with strategies to better organise your finances:</p> <ul style="list-style-type: none"> <li>■ Risk Insurance as a high priority (income protection, life , trauma, TPD)</li> <li>■ Superannuation strategies</li> <li>■ Centrelink entitlements</li> <li>■ Managing debt</li> </ul> <p>We can also make referrals to appropriate entities in relation to loans and lending facilities.</p>	<p>Our advisers can assist you with strategies to better organise your finances:</p> <ul style="list-style-type: none"> <li>■ Accelerated wealth accumulation and tax-effective investment strategies, such as gearing</li> <li>■ Superannuation strategies, such as salary sacrifice</li> <li>■ Risk insurance review in accordance with income and obligations</li> <li>■ Estate planning considerations</li> </ul>

## Our six step process

### 1. Gather your financial information

This includes your background, existing investments, insurances and overall financial position.

### 2. Identify your financial and lifestyle goals

Our comprehensive client profiling exercise will help us to evaluate your risk tolerance and understand your objectives.

### 3. Analyse and evaluate your financial position

We undertake extensive research and analysis to compile a strategic plan for your situation.

Building for retirement	Enjoying retirement
<p>At this stage you might be looking to make more lifestyle choices for yourself. If you have children, they're likely to be less dependent and may even have left home.</p> <p>It's not uncommon for people in their 50s to be secure in their career, plan overseas travel and look at growing their investment portfolio. We suggest that everyone over 50 should also be actively planning their retirement.</p>	<p>The lifestyles of people in this stage and older are becoming increasingly diverse. More people are travelling, taking up new sports, learning new skills and working later in life.</p> <p>You might be retired or semi-retired. Perhaps you want to help your grandchildren or children financially. You may even be considering downsizing your home.</p>
<p>Your major focus at this stage may be on <b>superannuation</b>.</p>	<p>Your major focus at this stage should be ensuring that <b>financial freedom lasts</b>.</p>
<p>Our advisers can assist you with strategies to actively plan your retirement:</p> <ul style="list-style-type: none"> <li>■ Superannuation strategies</li> <li>■ Review the style of wealth accumulation and investment</li> <li>■ Tax effective strategies</li> <li>■ Risk insurance review</li> <li>■ Business succession planning (if applicable)</li> <li>■ Estate planning considerations</li> </ul>	<p>Our advisers can help you with strategies including:</p> <ul style="list-style-type: none"> <li>■ Superannuation</li> <li>■ Retirement income streams</li> <li>■ Allocated pensions</li> <li>■ Centrelink entitlements</li> <li>■ Estate planning considerations</li> <li>■ Aged care</li> </ul>

#### 4. Present you with your tailored financial plan

This plan will provide a recommended course of action, 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 your financial plan

We will provide the appropriate documentation and follow through with third parties such as insurance companies, Centrelink, superannuation and investment fund managers to ensure your financial strategy is implemented on your behalf.

#### 6. Provide an ongoing review

We will revise the plan at regular intervals or when you experience life changes. Additionally, we will provide written updates about the economic environment or legislative changes that may impact you. We will report on and offer additional advice about your investment portfolio and provide further recommendations to your investment and/or risk management strategy.

# Meet the team

## 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. He holds a Bachelor Degree from The University of Melbourne (Honours), an Advanced Diploma in Financial Planning, specialising in Self-Managed Super Funds, Direct Equities and Insurance. Personally Joe enjoys to spend quality time with his family (3 girls), following the AFL and EPL and working out to maintain his fitness.

## Joseph Cardamone

### Co Founder / Managing Director

Joseph is a Wealth Management professional with over 15 years' experience in the Financial Advising & 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 and spending time assisting family with farming activities.

## 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.

## Darcy Krenn

### Associate

Darcy has been in the Financial Advising industry since 2014, with a high technical knowledge in both Centrelink, Aged Care and portfolio management. She has a Bachelor of Business (Applied Economics & Finance) from RMIT and is a dedicated, loyal professional who prides herself on the overall customer experience and ensuring clients are receiving sound advice. Personally Darcy enjoys Socialising, Netball and supporting the Saints in the AFL.

## 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.

## Christian Moar

### Partner / Private Wealth Advisor

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.

#### Disclaimers

Giuseppe (Joe) Scarmozzino, Giuseppe Cardamone and Wealth Arena Pty Ltd are Authorised Representatives of ASVW Financial Services Pty Ltd ABN 27 007 261 083 AFSL 446176

David Posterino and Arena of Wealth Pty Ltd ATF The DMP Enterprises Trading Trust t/as Wealth Arena are Authorised Representatives of ASVW Financial Services Pty Ltd ABN 27 007 261 083 AFSL 446176

Christian Moar and Moar Advisory Pty Ltd ATF The Christian Moar Family Trust t/as Wealth Arena are Authorised Representatives of ASVW Financial Services Pty Ltd ABN 27 007 261 083 AFSL 446176

# Our business

## Welcome to Wealth Arena

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

Our firm serves the needs of accomplished clients and guides them toward integrated wealth management solutions.

*All financial planning and risk insurance advice is provided by Wealth Arena Pty Ltd, Arena of Wealth Pty Ltd and Moar Advisory Pty Ltd as Authorised Representatives of ASVW Financial Services Pty Ltd.*

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-earned 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.

## Why professional advice is important

Most of us have aspirations to secure financial freedom but sometimes we need help to achieve this. We at Wealth Arena will work closely with you to develop a financial plan based on your current circumstances and life stage.

There are many options to consider when it comes to creating and managing your wealth therefore we offer tailored plans based on your current circumstances and life stage.

At Wealth Arena, we charge a fee-for-service, where all the fees you pay are agreed to in advance before any personal advice is given. This means you know up front how much our advice will cost and you can be sure that there are no hidden fees.

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