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:

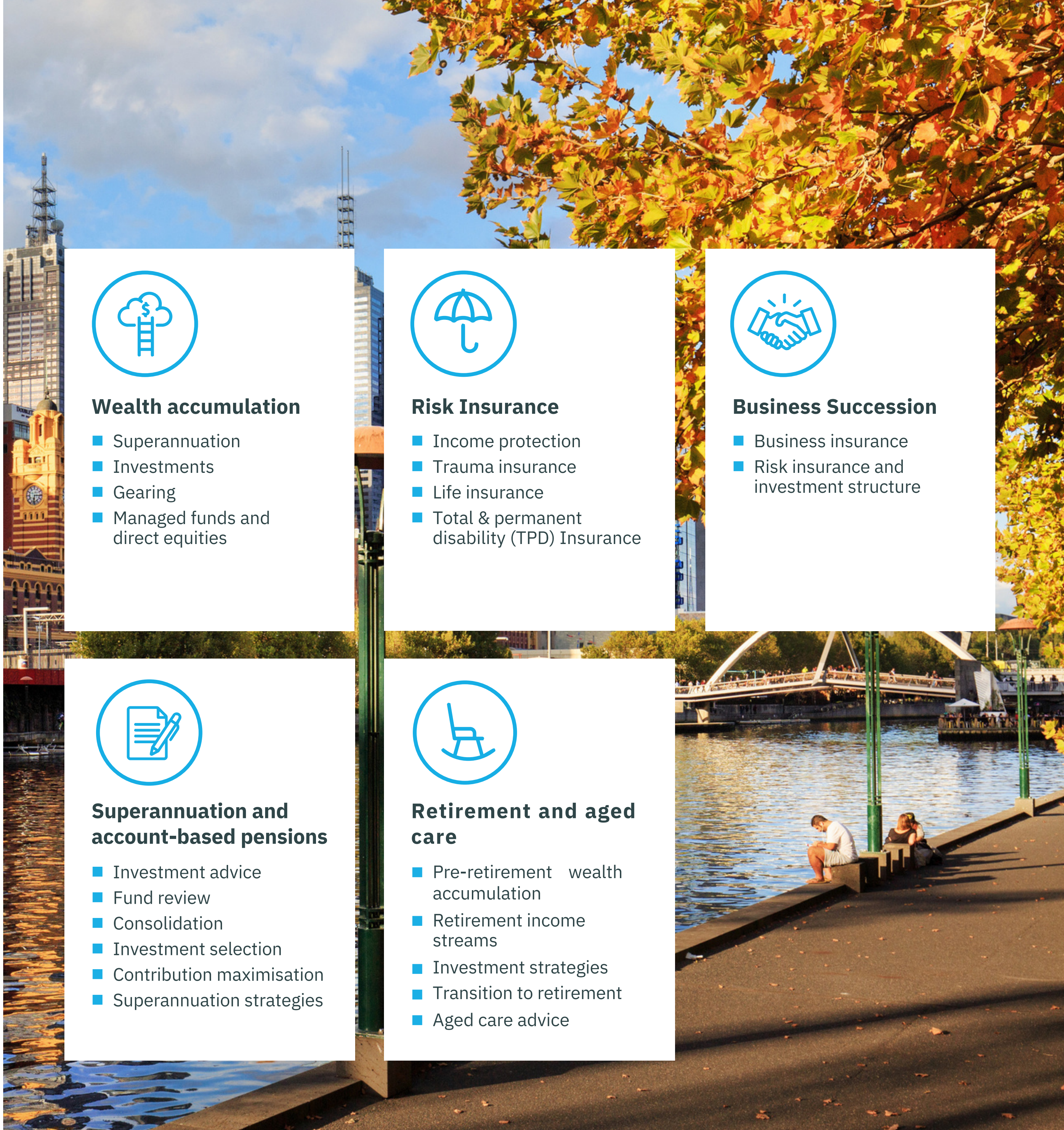
- simplify your financial life with the right plan
- ensure you make the most of your hard-earnt money to sustain the lifestyle you require now and into the future
- reduce financial stress
- create more superannuation
- provide financial discipline, holding you to account
- optimise investment allocation 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.

WEALTH ARENA
PRIVATE WEALTH ADVISORS

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 20 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

Private Wealth Advisor

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 (Economics and Finance) from RMIT.

Christian Moar

Partner / Private Wealth Advisor

Christian has over 22 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

Joe is a seasoned professional with over 25 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.

Marlene Zwarts

Private Wealth Advisor

Marlene is an experienced Financial Adviser commencing in the industry in 2009. Her previous roles included working for large institutions and smaller boutique accounting firms where she provided holistic wealth advice. Marlene enjoys assisting individuals and families to better manage their financial affairs.

Marlene has a Masters of Financial Planning qualification, major in Retirement Planning, Aged Care and Superannuation.

Christopher Dawoud

Senior Associate

Chris is a dynamic member of our team, currently holding the position of Senior Associate. He works closely alongside our Financial Advisors to deliver a seamless experience for our clients. Graduating from RMIT in 2020 with a Bachelor of Business (Economics and Finance), Chris joined our team and has since significantly developed his skillset. He is currently in the process of completing his Graduate Diploma in Financial Planning and is planning to become a fully-fledged Financial Advisor in the near future.

Outside of work, Chris enjoys playing tennis competitively and follows the AFL religiously, supporting Melbourne.

Wealth Arena Suite 2, Level 8, 140 Bourke Street, Melbourne VIC 3000
T 03 9993 9063 **E** info@wealtharena.com.au **W** wealtharena.com.au