Take Control

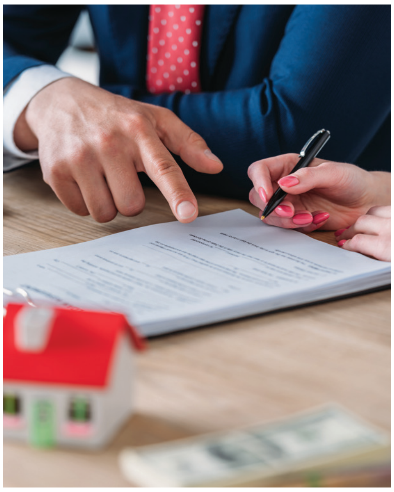
QUAY
WEALTH MANAGEMENT

"Ten years ago, my finances were a mess, and I had no idea how to set myself up for retirement. That's when I first met the team at Quay Wealth Management. They took the time to understand my situation, providing the advice and guidance I needed and helping me set future goals. Now, a decade later, they've helped me reach my goals. I am thrilled with the results and looking forward to a comfortable retirement."

Client feedback
South East Queensland.

Reach your **potential**

A FINANCIAL PLAN IS ABOUT MORE THAN JUST MONEY.
IT'S ABOUT THE FREEDOM TO LIVE WITHOUT WORRYING
ABOUT YOUR FINANCIAL CIRCUMSTANCES.



When your finances are under control, you can start approaching the future with greater confidence and excitement. You can begin to think about retiring in comfort and leaving a legacy for the next generation.

At Quay Wealth Management, we provide financial advice to help you manage, grow and protect your wealth. Our company was founded to help clients make informed financial choices through holistic, expert advice and we have proudly assisted hundreds of clients to realise their financial freedom dreams.

The financial strategies we create are tailored to your unique circumstances so you can make informed decisions.

We believe in not only assisting clients with their needs, but educating them to ensure they make the right financial choices in life.

Put simply, we help you prepare for tomorrow so you can make the most of today.

Get control of your money and start living your life on your terms.

Lee Walker BSc, CFP
Founding Partner, Private Wealth

Charith Rodrigo BCom, ADFP
Founding Partner, Private Wealth

QUAY
WEALTH MANAGEMENT

We're here to help when you **need it most**

Starting out

WHETHER STARTING YOUR FIRST JOB, BUYING YOUR FIRST HOME, STARTING A FAMILY OR SAVING FOR SOMETHING SPECIAL, WE WANT TO HELP GIVE YOU THE BEST START TO YOUR FINANCIAL JOURNEY.

How we help

- Set up a budget to manage cash flow.
- Review your insurances and provide recommendations.
- Identify lending options to buy or renovate your home.
- Identify investment strategies to save for long-term goals like children's education.
- Make recommendations about your super including personal contributions, salary sacrifice, spousal and co-contributions.
- Recommend if you need a Will and estate plan.

Building wealth

YOU WANT TO KNOW YOUR FINANCIAL FUTURE IS SECURE. WE CAN HELP YOU BUILD ON YOUR FINANCIAL FOUNDATIONS.

How we help

- Set up a budget to manage cash flow.
- Review your insurances and provide recommendations.
- Identify investment strategies to help build a passive income for long-term savings.
- Make recommendations about your super including personal contributions, salary sacrifice, spousal and co-contributions.
- Advise on strategies to minimise tax.
- Recommend if you need a Will and an estate plan.
- Succession planning recommendations for your business.
- Dealing with a redundancy.
- Advice and strategies on Employee Share Schemes (ESS).

Preparing for the future

YOU'RE STARTING TO DREAM ABOUT LIFE AFTER WORK. WE HELP PUT THE RIGHT PLANS IN PLACE SO YOUR FUTURE IS UNDER CONTROL.

How we can help

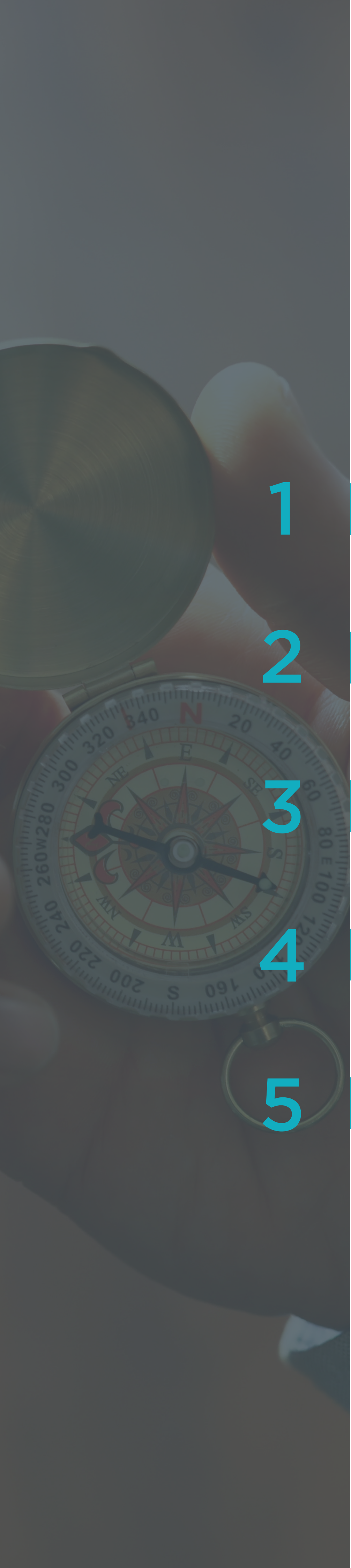
- Identify your retirement goals.
- Review your income and cash flow requirements.
- Assess how much super you have and when you can access it.
- Find ways to grow your retirement income.
- Put plans in place to make your money last in retirement.
- Advice on maximising Centrelink and Age Pension entitlements.
- Review your estate plan.
- Succession planning recommendations for your business.
- Dealing with a redundancy.

Enjoying your retirement

BE CONFIDENT YOU HAVE THE FINANCES TO SUPPORT YOUR RETIREMENT AND PERHAPS LEAVE A LEGACY TO SHARE YOUR WEALTH IN THE FUTURE.

How we can help

- Identify how long your money will last by looking at your income and assets and how they are structured.
- Identify if your finances are structured to maximise government benefits.
- Look at ways to minimise any tax you pay in retirement.
- Recommend superannuation income stream strategies including annuities and pensions.
- Review your estate plan.
- Advise on aged care financial strategies.



How we work **with you**

WE FOLLOW A PROVEN STEP-BY-STEP PROCESS. FIRST, WE GET TO KNOW YOU, YOUR PASSIONS, GOALS, NEEDS AND WANTS. THEN, WE DEVELOP A CUSTOMISED FINANCIAL PLAN THAT ADAPTS AND CHANGES AS YOUR LIFE PROGRESSES.

1

Let’s chat

Let’s kick things off with a conversation. In the discovery meeting, we get to understand your goals and explain how we can help you to achieve them.

2

We crunch the numbers

Pulling together all the data from your finances, we analyse the figures to get a clear picture of where you’re at and what needs doing.

3

Your plan for financial freedom

We create and present your personal financial plan, the roadmap that will set you on the path to achieving your goals.

4

We make it happen

We put things in motion, implementing the strategies to enable you to see your money start working for you.

5

We’re here for the long haul

Throughout your financial journey, we stay in contact and review your plan, responding to the market and your significant life changes.

Our expertise

Investments

If you'd like your money to start working for you, it's time to learn about investing. Everyone has different needs and circumstances, and we recommend you contact us before you start putting your money into any form of investment.

Superannuation and SMSF Advice

Superannuation is an excellent structure to invest in, with low tax rates and the potential to significantly impact your wealth. We work with our clients to ensure they make the most of the significant contribution, investment, and withdrawal strategies available to maximise wealth.

Retirement planning

Retirement may seem a long way off, but putting money into super now is still a tax-effective way to invest your money. You also can benefit from compounding returns.

Insurance

Insurance is the foundation of all financial plans. We can help you evaluate the risks and develop the right insurance solution for you and your family.

Tax Management Strategies

It is important to ensure your investments are structured appropriately to optimise your after-tax returns. Our approach ensures that clients take advantage of a range of opportunities to minimise unnecessary taxes and risks within their portfolio.

Property advice

We provide advice regarding residential and commercial investment properties, around all aspects from cash flow to debt and tax. We help our clients to ensure property will support their overarching plan and longer-term financial goals.

Debt management

Effective debt management is not just about the interest you pay but also the type of assets you're investing in and prioritising your debts.

Employee Share Schemes

While Employee Scheme Schemes can be a critical part of your wealth creation, the rules and taxation can be complex. We help our clients to ensure these will support their long-term financial goals.

QUAY
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