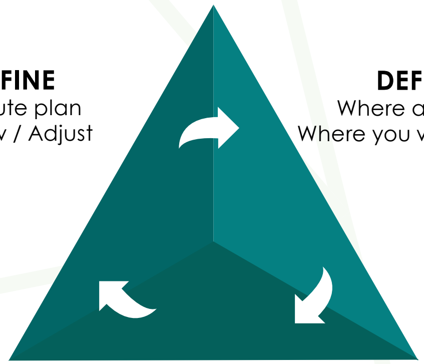
What is Wealth Advice?

Wealth advice is support and guidance on the best way to manage all your finances. Whether it's adjusting your debts to minimise repayments, investing money, saving for home or a holiday, planning for your retirement, maximising pension entitlements, or ensuring your family is protected if something happens to you. The right advice from the right people will help you achieve your goals faster and more effectively.

REFINE
Execute plan
Review / Adjust

DEFINE
Where are you?
Where you want to be?



DESIGN
How to get there
Risks associated
Create strategy

Our Process

What are our professional fees?

Once we've determined together what your requirements are, a letter of engagement confirms the scope of advice, and what payment options are available.

Full details of fee structure options are available in the Virtue and Partners Financial Services Guide (FSG).

V&P
Virtue & Partners
When Experience Pays ...

Suite 107, 37-39 The Corso, Manly 2095
Suite 1408, 109 Pitt St, Sydney, NSW 2000
PO Box 218 Manly, NSW 1655

P (02) 9977 8800 | **F** (02) 9977 8811

E info@virtueandpartners.com.au
W www.virtueandpartners.com.au

Amalgamated Financial Services
T/A Virtue & Partners
AFSL - ACL 407238 | ABN 42 060 673 814

V&P

Virtue & Partners

When Experience Pays ...

Tailored financial planning advice

Are you getting the right advice?

Contact us today on **02 9977 8800** to arrange your complimentary initial consultation

We can help you with...

- Commercial Leasing
- Debt Management
- Estate Planning
- Financial Planning
- Investment Planning
- Residential Mortgages
- Retirement Planning
- Self-Managed Funds
- Wealth Management

Virtue and Partners has a wealth of experience in a wide range of financial services which can be tailored to meet your individual needs....

We remain totally impartial with our advice, as we are not owned by a bank, fund manager, or other institutions. Through our holistic advice process you can be confident that we will provide solutions tailored to your personal needs and expectations.

Our dedicated experienced advisors remain committed to providing you with a clear advice process that is easily understood and meets your needs. All clients are unique and as such we work with you in a consultative manner to develop a living plan that meets your personal goals and objectives.

You've come to the right place

Our clients always come first

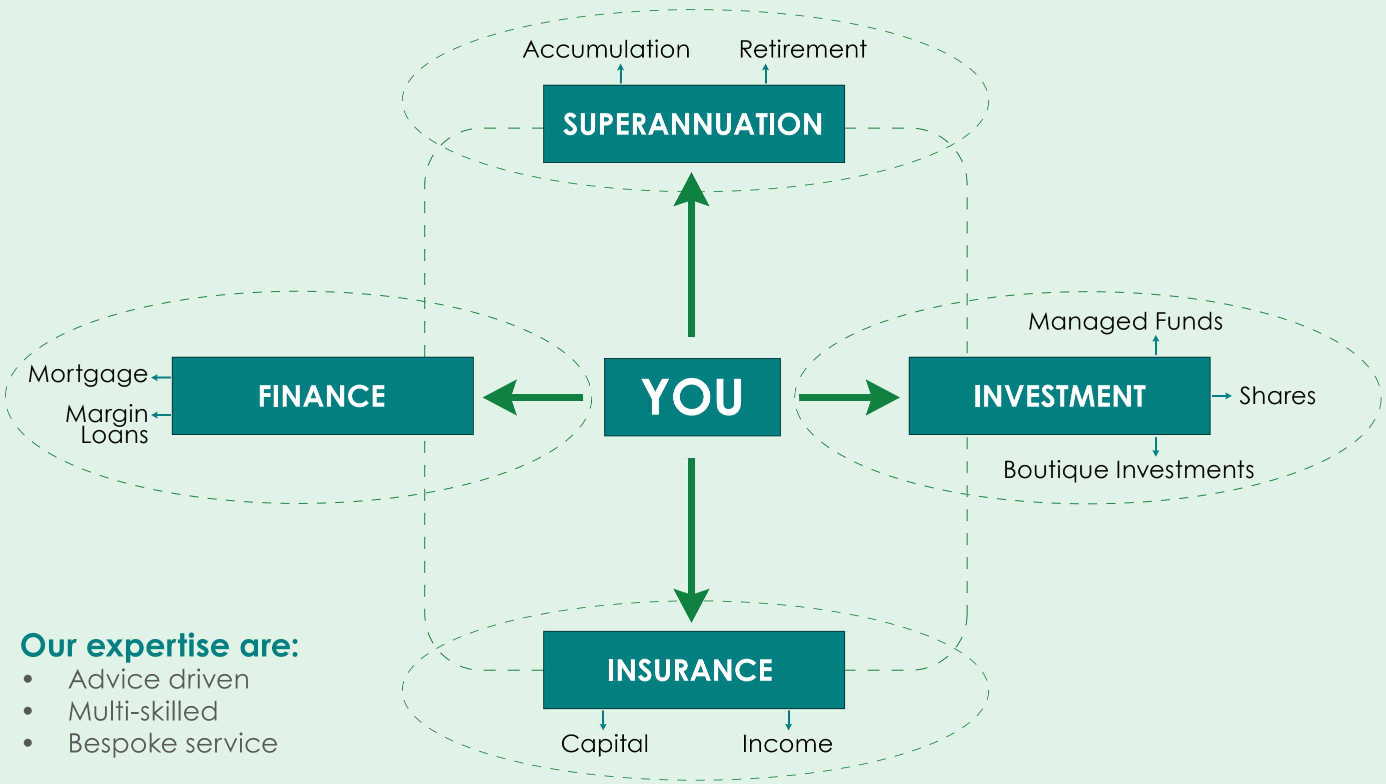
We have been helping clients just like you since 1990. We have a wealth of experience in financial planning learnt through the changing times and circumstances we all face.

Our practice is owned entirely by our advisors. We guarantee that your interests will always come first...

Securing your future

We are a multi-skilled, multi-disciplined, full service, financial services practice. We provide advice to help people grow, manage and protect their wealth. We pride ourselves on our individual attention to detail, the way we strive to understand our client's ultimate values, beliefs and goals and applying these to their financial needs. We focus on positioning ourselves as the trusted financial intermediary for all our clients.

Putting you on the right track



Our expertise are:

- Advice driven
- Multi-skilled
- Bespoke service