

# The importance of professional advice

We see creating and looking after your wealth as a lifelong commitment. That's why we offer regular financial advice and guidance throughout the different stages of your life. Together, we can build the financial wealth that lets you enjoy the truly important things in your life.

Everyone recognises the wisdom of planning ahead. After all, if you don't know what you're setting out to achieve, how can you hope to achieve it?

But, as John Lennon said, "A life is what happens to you while you're busy making other plans". The day-to-day challenges and triumphs of life make it hard to stop and really consider whether we're doing everything we can to achieve our goals and make our dreams a reality.

This is where a Genesys wealth adviser can help.

## Specialist advice from trusted professionals

Your Genesys wealth adviser will discuss your goals for the future, examine your current situation and, based on a thorough understanding of both, put together an achievable financial plan.

While having a sound investment plan is essential to reaching your destination of financial freedom, it's also important to anticipate possible hazards and detours along the way. Your Genesys wealth adviser will help draw out any issues that need to be considered, such as:

- Have you considered how much income you will need in retirement, and how much you need to be saving now in order to achieve this?
- Have you got a budget in place to ensure you are reducing your mortgage and other debts as quickly as possible?
- Have you considered the impact on your financial security, and that of your family, if your ability to earn an income was affected?

- If something were to happen to you, can you ensure that your family would be provided for and that your assets would pass to the right people just as you have planned it, avoiding any additional concern to your family in a difficult time?

Your Genesys wealth adviser will work closely with you to work through these and other issues in a professional and sensitive manner.

### 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, saving for a home or a holiday, investing money, 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.

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## A powerful combination

Once you and your wealth adviser have agreed on the best plan to achieve your goals, your planner will call on Genesys' extensive professional resources.

When putting together your investment portfolio, your planner has access to up-to-date professional investment research and economic forecasts.

When recommending appropriate risk insurance, say, to protect your income or provide for additional financial resources during a serious illness, your wealth adviser can determine the best product for you from a range of insurance products assessed and professionally rated by Genesys.

When recommending a plan to achieve your retirement needs, in addition to his or her own expertise, your Genesys adviser has direct access to technical and strategy specialists.

When reviewing your investments, your adviser has access to state-of-the-art software that helps him or her ensure that your investments continue to be consistent with your strategy.

Your adviser's financial planning expertise and understanding of your specific needs, combined with access to the specialist personnel and high quality resources of Genesys, form a powerful team working towards your financial freedom.

## A full-service wealth adviser

Our comprehensive range of services can help you create, manage and protect your wealth. They include:

- Personalised investment portfolio construction
- Retirement planning
- Redundancy advice
- Superannuation
- Pension and allowance maximisation
- Assistance with estate planning
- Risk insurance
- Access to buying and selling shares
- Investment advice, review, reporting and implementation

At Genesys, we want you to get the most out of life so you can take advantage of any opportunity and be prepared for any challenge – that's what wealth advice is all about.



**Note:** Any advice contained in this document is general in nature and does not consider your particular situation or needs. Please do not act on this advice until its appropriateness has been determined by a qualified adviser.

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## Need more information?

Contact your Genesys wealth adviser to arrange a consultation.