



## Our Services

Westminster Wealth Solutions provides a full wealth advice and planning service.

These services are:

- Debt structuring, Debt Management and lending advice
- Debt consolidation
- Refinancing
- Life style financial planning and the development of financial objectives
- Redundancy packaging
- Retirement planning
- Tax effective investments
- Analysis of ownership structures
- Portfolio construction and review
- Budgeting and cash flow strategies
- Advice on superannuation and retirement strategies
- The management of risk and the protection of your assets
- The smooth and tax efficient transfer of wealth between your family members (Estate planning)
- Corporate benefits business for corporate superannuation advice for employers and staff and advice on business structures
- Self managed super funds, administration, establishment and investment advice

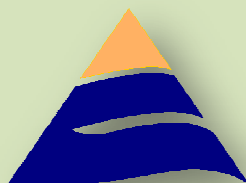
**Personal insurance offerings we advise on include:**

- Life insurance
- Total and Permanent Disability insurance
- Trauma insurance
- Income Protection insurance

**Business insurance offerings we advise on include:**

- Shareholder Protection
- Key Person insurance
- Estate Equalisation measures
- Business Expenses Protection

The financial planning service we offer you is set out in a written agreement, which clearly establishes our ongoing obligations and how we charge. This on-going service is provided on a fee-for-service basis, generally under a policy of rebating commissions to clients, to guarantee that recommendations are not influenced by rates of commissions.



**Australian Financial Services**



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