

The value we deliver and the fee rate

What WP Wealth Professionals has always known is now proven by research – the value of good advice.

*Leading research now identifies: “A good adviser can increase clients’ after-tax investment returns by about 3%, and a big component of that is helping them avoid costly mistakes during scary markets like this years.” This potential value-add compares personal advice to direct retail investing and is something we have seen evidence of ourselves.



"Plans are worthless, but planning is everything."
Winston Churchill

OUR MISSION – we partner with people who want more from their money.

OUR OBJECTIVE – be employed for our time, expertise and experience, and get advice fees funded from earnings that are in excess of the average.

Advice with freedom of choice

- i) You can ask us to implement our advice recommendations or
- ii) You can ask someone else to implement them or
- iii) You can go implement them yourself



The earnings benefit

The vast majority of people we meet struggle to achieve the average long-term earning rate. Our objective is to identify low risk opportunities where clients might earn in excess of the long-term average.

The fee Benefit

Our objective is that client fees be paid from earning that are more than the long-term average.



Get guidance you can trust

Our objective is that we be employed for our time, expertise and experience and provide tangible evidence of its value.

Make money decisions that are better

I prevent you from making ill-timed and ill-considered decisions with your money that you might regret in the future.



Invest efficiently

I use empirical evidence and Treasury guidelines to maximise your investment earnings while minimising risk; based on your objectives, timeframes and investor preference.



Better money management

I identify the tasks you sometimes put off but know should be done in a timelier manner, to avoid needless fees, tax and lost opportunity



Transition to retirement

I help you transition from working life into retirement through strategic and bespoke financial planning that is geared towards your desired future lifestyle.



Get a different point of view

I am here to listen to whatever is on your mind from a non-judgemental position, to help you see things differently.



Appoint a trusted expert for your spouse or partner

I will be there for your spouse or partner when you are no longer around, so that the financial side of life is already organised and managed by a trusted friend and professional.



Stay up to date

Turn off the 'Fake News' TV and phoney baloney Social Media feeds. I provide real information you can rely on, created and curated from exclusive, expert sources.



Have a 24/7 view of your wealth

I provide instant and constant access to the WP Wealth client portal to view your financial assets and access important financial documents.



And finally, save precious time

Lose the hassle and burden of financial admin. We take it off your hands, using an experienced team who can manage tasks faster and more efficiently than 'the average bear'.



Fee rate

- To prepare your plan:** this is where we explain in detail (via a Statement of Advice) the tactics and strategies we recommend you follow, the case preparation fee is \$2,200.
- To implement your plan:** to put your recommended plan into action - the fee is 1.2% of the value of the investments, commencing at a minimum of \$3,300.

Yearly fee

Ongoing service and support, the yearly fee is based on the following:

- GOOD** - 1.2% of invested assets.
- BETTER** - on assets over \$1m, the fee reduces to 0.88%.
- BEST** - on assets over \$2m, the fee reduces to 0.55%.

The base fee is \$3,300 p.a. and is usually deducted from the portfolio.

Example of the yearly fee for managing investment assets totalling:

- GOOD** - \$1,000,000 = \$12,000
- BETTER** - \$5,000,000 = \$37,500
- BEST** - \$10,000,000 = \$64,800

How do these fees compare with owning a \$500,000 rental property?

- Cost of stamp duty to acquire a property, is in the order of **\$18,230**
- To sell a property, realtors fees are in the order of **\$12,500** (plus marketing costs)
- Ongoing cost is in the order of **\$6,000 p.a.**
 - Property Managers collecting 10% of rent, allow an average of **\$2,000** per year
 - For Rates (Local & Water) + insurance + tax returns, allow an average of **\$3,000** per year

