- **Superannuation** - Your superannuation account will form an intricate part of your overall wealth accumulation plans. We keep abreast of any changes in this area to ensure you receive the best possible advice.
- **Retirement Planning** - retirement is one of the biggest changes you will experience in your lifetime. We can assist you in navigating the maze that is retirement planning by providing you with guidance in the areas of budgeting, income sourcing, tax, claiming the age pension, investing, asset allocation etc.
- **Annuities and Allocated Pensions** - We can assist you in identifying the most appropriate income stream product for you in retirement. A wide variety of options exist and we will adopt a strategy that satisfies your investment objectives and income needs.
- **Tax Effective Strategies** - there are a number of strategies available that can be used to reduce the amount of tax you incur throughout your working life and in retirement. We can help you in this area.
- **Centrelink Planning** - We can help you understand your financial options through Centrelink and maximise your potential entitlements.
- **Corporate Super Advice** - We can assist you to improve your employee superannuation program, ensuring it remains competitive when compared to industry benchmarks.
- **Estate Planning Considerations** - estate planning is essential to provide your family with security and peace of mind. We can explain the difference between Wills, power of attorneys, enduring guardianships and binding death benefit nominations.

For further enquiries regarding our services and products, please do not hesitate to contact us.

Financial Services Guide

You should refer to our Financial Services Guide to gain a better understanding of our schedule of advice fees, relationship with Charter Financial Planning and privacy information.

Certified Quality Adivce

When seeking financial advice, it makes sense to choose a practice that you can trust to deliver the highest quality advice, service and support. Charter Financial Planning Ltd. has awarded our office with the "tick of approval". After an extensive application process, Charter Financial Planning Ltd. have acknowledged that Wisdom Financial Services is well equipped to provide you with a quality financial planning package through it's knowledge, experience and systems capabilities. As a group, we are proud to have achieved this status since 2009.

Wisdom Policy

Your business is important to us, which is why Wisdom Financial Services offer you a guarantee of our service.

I guarantee:

- an honest, professional business practice;
- consistent, friendly, caring service;
- regular reviews of your financial position;
- to keep you informed;
- to only be a phone call away;
- you will always know what to expect from us;
- to listen to your feedback;
- to uphold the industry code of ethics;
- to commit our knowledge and resources;
- to assist you in achieving your financial goals and
- to keep you abreast of the latest industry trends and legislative developments

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Wisdom Financial Services

a wise idea

Company Profile

Wisdom Financial Services was established in January 1999 to provide a competitive range of financial solutions for medium to small businesses and home owners. Our initial client base was acquired from Neville McGuckin and Associates, a well-established business for over 18 years. More recently, Wisdom Financial Services acquired Elliott Lincoln, a highly regarded financial planning practice in the Western Suburbs of Sydney.

In September 2004, Rod purchased the business premises in Liverpool, New South Wales. This location was selected for a number of reasons including it's easy accessibility by public transport and the ample car parking available directly behind the building.

Wisdom Financial Services is a family run business with Rod Booker providing advice and his wife Kim providing support in a variety of key functions. Wisdom Financial Services also employ Jackie, our office manager and Pat as back office support.

Wisdom Financial Services offer their clients a complete range of financial solutions under the one umbrella, providing a simple and thorough management of all their financial requirements. Wisdom Financial Services pride themselves on consistently providing the very best investment, insurance and financial planning advice, allowing their clients to employ the most appropriate strategies and products needed to achieve their financial objectives.

Rod Booker is an authorised representative of Charter Financial Planning and part of the AMP Group. Since the days of bushrangers and the gold rush, AMP has been helping people manage their financial wellbeing so they can enjoy the future they want.

Beginning in 1849 as The Australian Mutual Provident Society, an organisation offering life insurance, AMP has evolved over 150-plus years to a publicly listed company. AMP has emerged as a strong and highly adaptable company, becoming an integral part of the economic and social fabric of its communities. Since acquiring AXA Australia in 2011, AMP has often been referred to as the 5th pillar alongside other financial powerhouses in the ANZ, National Australia, Westpac and Commonwealth Banks.

In an environment where there is increasing pressure on financial planning practices to get bigger to accommodate constant change, Wisdom Financial Services has made a conscious decision to retain it's own identity, providing a personal touch when it comes to ongoing advice and support.

The Principal

The principal of Wisdom Financial Services is Rod Booker, who has been providing quality advice, service and support in the financial services industry for over 32 years.

Rod has held senior management positions with some of Australia's leading financial institutions including National Mutual (then AXA Australia) and Prudential (now Colonial First State).

Rod has an extensive background in superannuation where he was heavily involved in administration and consulting.

Rod has obtained the Advanced Diploma of Financial Planning and is also a member of the Financial Planning Association (FPA) as an Associate Financial Planner.

In 2016, Rod completed the Fellow Chartered Financial Practitioner's course (FChFP).

Rod's drive, commitment to the role and overall enthusiasm ensure that exceptional service is always our priority.

Services and Products

The growing complexity in legislation and investment markets means that it is becoming increasingly difficult to make the right financial choices and to take advantage of the many opportunities that exist without professional advice.

We are committed to understanding all the risks associated with the wide range of financial strategies, investment and insurance products. We are also aware of the tax and legal implications involved and can help you structure your financial circumstances to meet your financial goals throughout your working life and in retirement.

Access to this expertise and understanding can deliver powerful results, both financially and for your own peace of mind. Making the right investment decisions is crucial to your financial future.

A Financial Planner is essentially a medical practitioner or fitness instructor in a financial sense – in that we identify a problem and provide a solution.

Through Wisdom Financial Services you can simply and conveniently access the following services and products:

- **Financial Planning** - We help our clients achieve their financial goals by analyzing their existing financial circumstances and implementing a series of strategies designed to achieve their financial aspirations. In some respects, a road map is formulated to pin point the necessary steps involved while providing a basis to review our progress along the way.
- **Wealth Creation** - the right investment strategies can help you to create wealth faster. We have a number of strategies available to assist you to accumulate short term and long term wealth. We will assess your financial circumstances and develop a strategy to suit you.
- **Guaranteed Products** - Markets are unpredictable – they can move up, down or even sideways. So what's the solution if you want to grow your wealth, but also want to protect what you have? Is it possible to invest in growth assets without the downside? You can with a Guaranteed Product. In simple terms, a Guaranteed Product is an innovative retirement and investment solution which also allows you to choose a guarantee over your capital or income. We can help you better understand the benefits of this rather unique product solution.
- **Managed Investment Funds** - there are an enormous range of Managed Investment Funds to choose from, depending on what kind of risk/return you are looking for. We can help you decide which Managed Investment Funds are the best investment option for you.
- **Socially Responsible Investments** - integrates personal values and societal concerns with investment decisions. We can help you put your money to work, to build a better tomorrow while earning competitive returns today.
- **Geared Products** - geared products appear in many forms across the market, the most common being margin lending. We are well equipped to provide you with advice on gearing.
- **Risk Management** - a good financial plan will analyse and recommend how much protection you and your family need. We can provide advice on the right product combination and the most appropriate levels of coverage for you and your family, creating greater peace of mind and financial security:
  - Life Insurance - allows you to clear your debt and generate a source of income in the event of your death, for your children, dependants, or other beneficiaries.
  - Trauma Insurance - allows you to reduce your debt and meet any unexpected costs in the event of a medical trauma, eg. cancer, stroke, heart attack.
  - Income Protection - provides a source of income if you are unable to work because of sickness or injury.
  - Protecting Business Assets - comprehensive asset protection planning is a very complex topic that touches on almost every aspect of business ownership. Your individual plan will depend on your comfort level and specific goals for your business. Whatever your circumstances, we can help.