

# Wealth Management

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Nurture, grow and protect your wealth



# The Morgans difference

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Wealth management is an investment advisory service that combines other financial services to address the needs of clients. It is a consultative process whereby the adviser gleans information about the client's wants and tailors a bespoke strategy utilising appropriate financial products and services.

The objective of wealth management is to create, sustain and promote the wealth of clients.



## Get the complete picture

It is the partner of money management. Where as the focus of money management is making sure cashflow covers all the essentials of your lifestyle, the aim of wealth management is to use or create excess cashflow to grow your assets and therefore your wealth.

Creating personal wealth requires planning, successful strategy execution and review and the ongoing advice of a professional adviser who can offer you direct access to all the investment opportunities.

Wealth management continues well into retirement. Indeed, retirement planning is a key focus when creating wealth management strategies. That is, accumulating enough wealth to provide income and financial security in retirement.

## Planning and strategy execution

Your Morgans adviser will take you through the wealth management process, implement your strategies and help you make the most of all opportunities. We believe advisers and financial planners working in stockbroking firms are best placed to help you develop, implement and monitor your investment and wealth management strategies.

The wealth management process, which your Morgans adviser will take you through helps you set short and long-term goals and use a range of investment and financial planning strategies to achieve those goals.

Strategies are developed around the principles of saving tax, choosing the right investment structures, minimising risk, personal insurance and generating a large enough asset base to provide you with financial security. The strategies to save tax involve structuring salary, superannuation, investments and debt. Risk is minimised through the diversification of investments and monitoring portfolio performance.

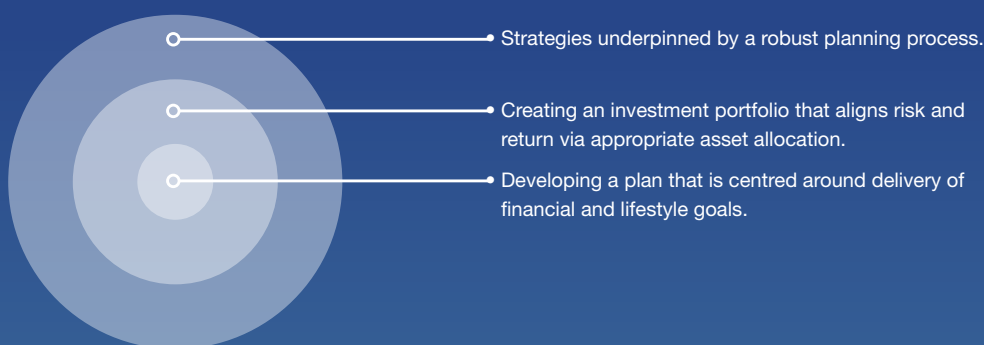
Your Morgans adviser will work with you to put in place a wealth management plan that will help you achieve your lifestyle goals and create a better life.

Time with a Morgans adviser could be the best investment you make.

## Our services

- Investment Strategy
- Financial Planning
- Asset Allocation
- Corporate Advice
- Research
- Superannuation Advice
- Self-Managed Super Funds
- Portfolio Administration
- Retirement and Estate Planning
- Personal Insurance
- Fixed Interest and Cash Management
- Margin Lending and Gearing Strategies
- Philanthropic Services

## Morgans Wealth Management Philosophy



## Morgans Wealth Management Process



## Key Steps to Portfolio Construction



**Queensland**

Brisbane	+61 7 3334 4888
Stockbroking, Corporate Advice, Wealth Management	
Brisbane Edward Street	+61 7 3121 5677
Brisbane Tynan Partners	+61 7 3152 0600
Brisbane North Quay	+61 7 3245 5466
Bundaberg	+61 7 4153 1050
Cairns	+61 7 4222 0555
Gladstone	+61 7 4972 8000
Gold Coast	+61 7 5581 5777
Holland Park	+61 7 3151 8300
Kedron	+61 7 3350 9000
Mackay	+61 7 4957 3033
Milton	+61 7 3114 8600
Newstead	+61 7 3151 4151
Noosa	+61 7 5449 9511
Redcliffe	+61 7 3897 3999
Rockhampton	+61 7 4922 5855
Springfield-Ipswich	+61 7 3202 3995
Spring Hill	+61 7 3833 9333
Sunshine Coast	+61 7 5479 2757
Toowoomba Chalk Capital	+61 7 4639 1277
Townsville	+61 7 4725 5787

**Northern Territory**

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**New South Wales**

Sydney	+61 2 9043 7900
Stockbroking, Corporate Advice, Wealth Management	
Sydney Margaret Street	+61 2 8215 5000
Sydney Reynolds Securities	+61 2 9373 4452
Sydney Currency House	+61 2 8216 5111
Armidale	+61 2 6770 3300
Ballina	+61 2 6686 4144
Balmain	+61 2 8755 3333
Bowral	+61 2 4851 5555
Chatswood	+61 2 8116 1700
Coffs Harbour	+61 2 6651 5700
Cronulla	+61 2 8215 5079
Gosford	+61 2 4325 0884
Merimbula	+61 2 6495 2869
Mona Vale	+61 2 9998 4200
Neutral Bay	+61 2 8969 7500
Newcastle	+61 2 4926 4044
Orange	+61 2 6361 9166
Port Macquarie	+61 2 6583 1735
Scone	+61 2 6544 3144
Wollongong	+61 2 4227 3022

**Australian Capital Territory**

Canberra	+61 2 6232 4999
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**Victoria**

Melbourne	+61 3 9947 4111
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Brighton	+61 3 9519 3555
Domain	+61 3 9066 3200
Geelong	+61 3 5222 5128
Hawthorn	+61 1300 382 075
South Yarra	+61 3 9006 9955
Southbank	+61 3 9037 9444
Traralgon	+61 3 5176 6055
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**Western Australia**

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**South Australia**

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