



IT'S NOT JUST ABOUT THE MONEY

— It's about what makes life worth living —



CERULEAN
— WEALTH ADVISERS —

LIVING LIFE ON YOUR TERMS!



Only you know what makes life worth living.

What we know is how to help you make it happen.

*Life is unpredictable.
Making decisions about it shouldn't be.*

It is important to consider what you want your money to do for you over your lifetime as the financial decisions you make today can buy you choice and options for your future.

And allow you to focus on what makes your life worth living.

From experience, the ideal position is when you are in control of your decisions without money dictating what you can and can't do. It's not about the size of

your investment portfolio or the balance of your bank account - it's about what you do with the money you have that really matters.

It's about being smart and setting yourself up so you don't have to work for every dollar you earn. And then keeping things simple enough so you can manage, no matter what life dishes up.

Regardless of what your life looks like today, we bet you

have dreams you want to come true, questions you need answered or challenges you need to deal with. We also know the importance of making sure money can serve you and your families unique needs now and in the future.

At Cerulean Wealth Advisers our specialty is helping you understand what you want money for, then equipping you with the financial means to enjoy your life's journey.



ARE THESE SOME OF THE QUESTIONS YOU NEED ANSWERED?

- ❓ If I continue with the status quo, what will life look like for me/my family?
- ❓ How do I manage the competing priorities for my money, such as reducing my mortgage, privately educating my kids, enjoying family holidays, owning a beach house, helping other family members or having enough put aside for retirement?
- ❓ Should I be taking advantage of tax concessions to set aside money for the future eg. Investing more in superannuation, tax effective investments or property?
- ❓ How can I protect my family, my assets, my income and my legacy from the unexpected?
- ❓ Should I be giving some of my assets to the children now or later?
- ❓ As my parents get older, how can I afford to care for them properly, the way they deserve?

Our research shows these are some (but definitely not all) of the important issues that most people need money for at some point in their lives.

WORKING TOGETHER IS ALL ABOUT YOU.



We help ensure money plays a meaningful role in your life.

So it brings happiness, rather than frustration.
And we equip you to use money smartly.

How? *We know money.* We know it inside out, how it works and how it can change your circumstances.

Knowing the right financial moves that get you focused on living a life that matters - without regret, is why we do what we do every day.

It's our purpose, our mission and our passion.

With a carefully considered plan covering every aspect of your financial life, we free you to choose how you spend your time and hard-earned money, enabling you to make career and lifestyle decisions with confidence.



Shape your life → It's all about YOU

We help you clarify and prioritise what you want from life. We help balance the need to plan for the future without sacrificing all of the good things in life today.



Pay less tax, legally → Tax Planning

You work hard for your money and it's important to minimise the amount of tax you legally have to pay so you can keep more money in your pocket.



Supercharge your savings → Investment Planning

We devise a disciplined investment plan that without taking unnecessary risk, considers all options and relevant asset classes.



Cover against crisis → Insurance

We put in place safeguards to shield you and your family against unexpected events that you think will never happen, such as accident, illness or death.



Make debt work for you → Debt Management

We help you use borrowed money (debt) properly so it supports your personal, lifestyle and business decisions.



Leave your legacy → Estate Planning

We capture your wishes to ensure your legacy and estate go to the people you choose.



Retire on your terms → Superannuation

We advise you around ways to increase your superannuation benefits and pay as little tax as necessary, ensuring your super lasts as long as possible.



Protecting your assets → Structure and Asset Ownership

We make sure everything you own is structured in the most tax-effective way and is protected from unforeseen risk.



You can go it alone, but do you really have the time, energy or expertise to gamble with your future?

MAKING YOUR COMMITMENTS HAPPEN!

We know that decisions require compromise and knowing how to weigh up the options.

WE LISTEN We spend a lot of time understanding what's important to you and what you want your money for over your lifetime. We anchor all our advice, recommendations and support around making it happen.



WE DOCUMENT All our advice is documented including details of any recommended products (if applicable), related fees and charges, time frames and how it will help improve your situation.

WE OVERSEE We are on the ball and continue to monitor all the issues and changes in your circumstances, the business, economic or legislative environments and advise how they may impact you on an ongoing basis.

WE COMMUNICATE We will keep in regular contact through various means so you always know what is going on. This may include face-to-face meetings, our regular publications, updates on our website etc. We encourage you to call us at any time, for anything.

WE INTRODUCE Where you need advice from other specialists or consultants we will liaise and co-ordinate appointments with them, gather all the information required so they can thoroughly prepare advice that is appropriate given your overall situation.

WE BELIEVE We back our advice. And we will find the right solution that will fit within your budget.

WE COMMIT YOU and your wellbeing is what's important to us. We'll always act in your best interest, and tell you the truth no matter what. That's our commitment to you.

Your success is our success!



IT IS AN INVESTMENT IN YOU.

The right advice is an investment in your happiness.

At Cerulean Wealth, we're advisers.



If we can help, you'll get the right mix of solutions for all your unanswered questions and a team of experts devoted to helping you take the action today that set's you up for the future you deserve.

And if we can't help, we'll let you know.
The first meeting is at our cost.

If you are ready to live life on your terms,
please get in touch with us today.

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