Strategy Document – Video SOA

Client Name(s): Peter Wilson & Julia Wilson
Advice Date: March 2026
Adviser: Joanne Brassett
Advice Type: Superannuation, Insurance & Investment Strategy

1. Scope of Advice

This advice is limited to the following areas:

- Review of Peter and Julia's superannuation arrangements
- Review of personal insurance arrangements
- Establishment of investment bonds for family and personal goals
- Implementation of catch-up concessional contribution strategies

The following areas are specifically excluded from this advice:

- Detailed taxation advice
- Estate planning advice

2. Client Objectives

The client's key objectives are:

- To ensure their superannuation remains appropriate and aligned with long-term retirement goals
- To review insurance arrangements and confirm adequate protection for their family
- To invest for their children's future in a structured and disciplined way
- To strengthen retirement outcomes by making use of available superannuation contribution opportunities

Additional considerations or constraints:

- Managing cash flow while implementing multiple strategies
- Balancing long-term growth with flexibility and protection

3. Current Situation – Please refer to Fact Find.

At the time of providing this advice, the client's relevant position can be summarised as follows:

- **Employment / income overview:** Both clients are earning income and actively contributing toward their financial goals
- **Superannuation balance(s):** Peter and Julia each hold superannuation that requires review to ensure suitability
- **Current contribution arrangements:** Standard employer contributions are being made
- **Other relevant assets or structures:** No dedicated long-term investment structures currently in place for their children

4. Recommended Strategy

Strategy 1: Superannuation Review

Recommendation:
Undertake a comprehensive review of Peter and Julia's existing superannuation arrangements.

Peter:

- To rollover his existing superannuation from AWARE to Macquarie and invest in the following investment options:
  - Cash
  - Vanguard High Growth Index Fund – VAN0111AU
  - Vanguard Global Value Equity – VAN007AU
  - Vanguard Active Global Growth Fund – VAN0722AU
- Refer to Super Matrix

Julia:

- To rollover his existing superannuation from AWARE to Macquarie and invest in the following investment options:
  - Cash
  - Vanguard High Growth Index Fund – VAN0111AU
  - Vanguard Global Value Equity – VAN007AU
  - Vanguard Active Global Growth Fund – VAN0722AU
- Refer to Super Matrix

How this strategy works:
This review assesses investment options, fees, insurance within super, and overall structure and returns to ensure superannuation remains appropriate for their life stage and long-term retirement objectives.

Implementation details:

- Amount: Full rollover – refer to Super Matrix
- Frequency: Annual
- Start date: Upon client approval
- Who is responsible for implementation: Adviser with client approval

Strategy 2: Insurance Review

Recommendation:
Review existing personal insurance arrangements held by Peter and Julia personally and within Super.

Peter:

- To consolidate his existing insurances with ClearView and AWARE and move to PPS.
- Refer to Insurance Matrix for further details.

Julia:

- To apply for insurances with TAL and cancel existing insurances within AWARE Super.
- Note: Her current default insurances are inside super where the cover is designed to reduce as you get older, based on a set age scale

How this strategy works:
The review evaluates current levels of cover, policy structure, and suitability to confirm that appropriate protection is in place for income, family responsibilities, and future goals.

Implementation details:

- **Amount:** Based on assessed insurance needs – refer to insurance matrix
- **Frequency:** One-off review with periodic reassessment
- **Start date:** Following completion of the superannuation review
- **Who is responsible for implementation:** Adviser with insurer and client involvement

Strategy 3: Investment Bonds

Recommendation:
Establish three investment bonds:

- Two investment bonds for Peter's children (Sophie and Oscar)
- One investment bond in Peter's name

How this strategy works:
Investment bonds provide a long-term investment structure with tax-paid earnings, administrative simplicity, and flexibility for future use. These bonds are designed to support future education or family-related expenses while maintaining disciplined investing.

Implementation details:

- Amount: Initial investment of $1,000 each and ongoing contribution as follow:
    - Peter: $3,000 per month
    - Sophie: $2,600 per month
    - Oscar: $2,600 per month

  Increase ongoing contribution each year utilising the 125% rule.
- Frequency: Initial investment with optional ongoing contributions
- Start date: Following strategy approval
- Who is responsible for implementation: Adviser and investment provider

Strategy 4: Catch-Up Concessional Contribution Strategy

Recommendation:
Implement a catch-up concessional contribution strategy for both Peter and Julia, where eligible.

How this strategy works:
This strategy allows unused concessional contribution caps from previous years to be utilised, enabling additional superannuation contributions in a tax-effective manner and strengthening retirement outcomes. We also recommend making concessional contributions up to the annual maximum each financial year to maximise the associated tax benefits.

Implementation details:

- Amount:
    - Peter: $68,200
    - Julia: $167,321.85
- Frequency: Annual review and implementation
- Start date: Current financial year, subject to eligibility
- Who is responsible for implementation: Adviser, employer, and superannuation fund

5. Why This Strategy is Appropriate

This strategy is appropriate for the client because:

- It addresses both wealth accumulation and protection
- It provides structured planning for retirement and family goals
- It allows flexibility as circumstances change

It aligns with the client's objectives by:

- Strengthening superannuation outcomes
- Ensuring appropriate insurance protection
- Creating long-term investment structures for their children

6. Benefit of the Strategy

The expected benefits include:

- Improved clarity and confidence around superannuation and insurance
- Disciplined long-term investing for family goals
- Enhanced retirement positioning through additional contributions

7. Risk and Trade – Offs

The key risks and considerations associated with this strategy include:

- Investment market volatility
- Legislative changes impacting superannuation or tax treatment

Trade-offs to be aware of:

- Reduced short-term cash flow due to increased contributions and investments

8. Alternative Consideration

An alternative strategy considered was:

- Maintaining existing arrangements without change

This option was not recommended because:

- It may limit long-term outcomes and miss opportunities to strengthen retirement and family planning

9. Cost and Fees

The following costs apply:

- Advice fee:
  - Upfront: $6,900 + GST
  - Ongoing Super Peter: $2,800 + GST
  - Ongoing Super Julia: $400 + GST
  - Ongoing Investment bond Peter: 1% of balance
  - Ongoing Investment bond Sophie: 1% of balance
  - Ongoing Investment bond Oscar: 1% of balance
- Product or platform fees: Applicable to superannuation and investment bonds
- Any other relevant costs: Ongoing advice fees, if applicable

10. Implementation Steps

To proceed with this advice, the following steps are required:

- Confirm agreement with the recommended strategies
- Complete the superannuation and insurance reviews
- Establish the recommended investment bonds and contribution strategies

11. Assumptions

This advice is based on the following assumptions:

- Information provided by Peter and Julia is accurate and complete
- Current legislation remains in place
- No material changes occur unless disclosed

12. Adviser Summary

In summary, this strategy has been recommended to help the client:

- Strengthen their retirement planning
- Protect their family through appropriate insurance
- Invest in a structured way for their children's future

The next step is to proceed with implementation, subject to the client's approval.