



# DEBT & LENDING PHILOSOPHY

with

# WEALTHPARTNERS



# Our Beliefs

## 'Debt & Lending'

Debt & Lending is more than just about borrowing money. When structured correctly and in accordance with your needs and circumstances, 'Debt & Lending' can be a powerful tool in building wealth, minimising tax and achieving your financial goals.



# Our Approach

We

At WealthPartners we provide more than just traditional mortgage broking. We make no assumptions and know that your individual requirements and objectives will differ from other clients. This means that any plans and strategies are crafted specifically with your situation at the core.

Correctly structuring your 'Debt & Lending' is a balancing act that requires following a process with careful considerations along the way. One such consideration is understanding your cash flow.

We are passionate about your desired outcomes and therefore understand the importance of being well informed. We are committed to providing ongoing education about the forever changing Debt and Lending environment, what to consider and what to expect. Together we will decide on a tailored approach and solution.

# Our Solutions

## Why Borrow?

1. For family/personal security i.e. buying a home
2. For investment purposes – property/investment portfolio
3. To start or grow a business
4. To get back on track – using debt consolidation
5. Other (renovations, medical expenses, travel, education etc.)

We work with a large number of Lenders in the market and believe each Lender has a particular role to play as every client has varying needs and objectives.

As a WealthPartners' client you can benefit from our experience and knowledge of the market, the lenders, the products and their respective features, the expected time frames for completion, and the interest rates on offer. You can be certain that our team will perform continual due diligence to ensure your ongoing peace of mind.

# Our Services

## Manage the Process

'Debt & Lending' is so much more than just getting a loan and paying it back, it is a process where a number of parties are involved. We will personally manage this process from beginning to end.

## Trusted Specialists

WealthPartners have built a network of trusted specialists and would be happy to introduce them to you during this process. Our trusted specialists include:

- > Accountants
- > Financial Adviser
- > Conveyancers/Property Lawyer
- > Quantity Surveyor
- > Buyers Agent/Property Strategist

## The Power of a Team

With an experienced team of professionals you benefit from the research, administration and execution, managed on your behalf, whilst you are kept informed throughout the entire process.

## No Assumptions

We immerse ourselves to ensure we understand your complete financial picture, your preferences and most importantly the desired outcomes. We then provide you with the recommended options and strategies working with you to find the optimal solution. You will be informed and empowered to make decisions at every point.

## A Partner for the Life of your Debt

We understand that your personal 'Debt & Lending' is constantly evolving based on changes in your needs, your family, your job or other circumstances. This is why we regularly meet to review your situation and determine whether any changes in structure are required.

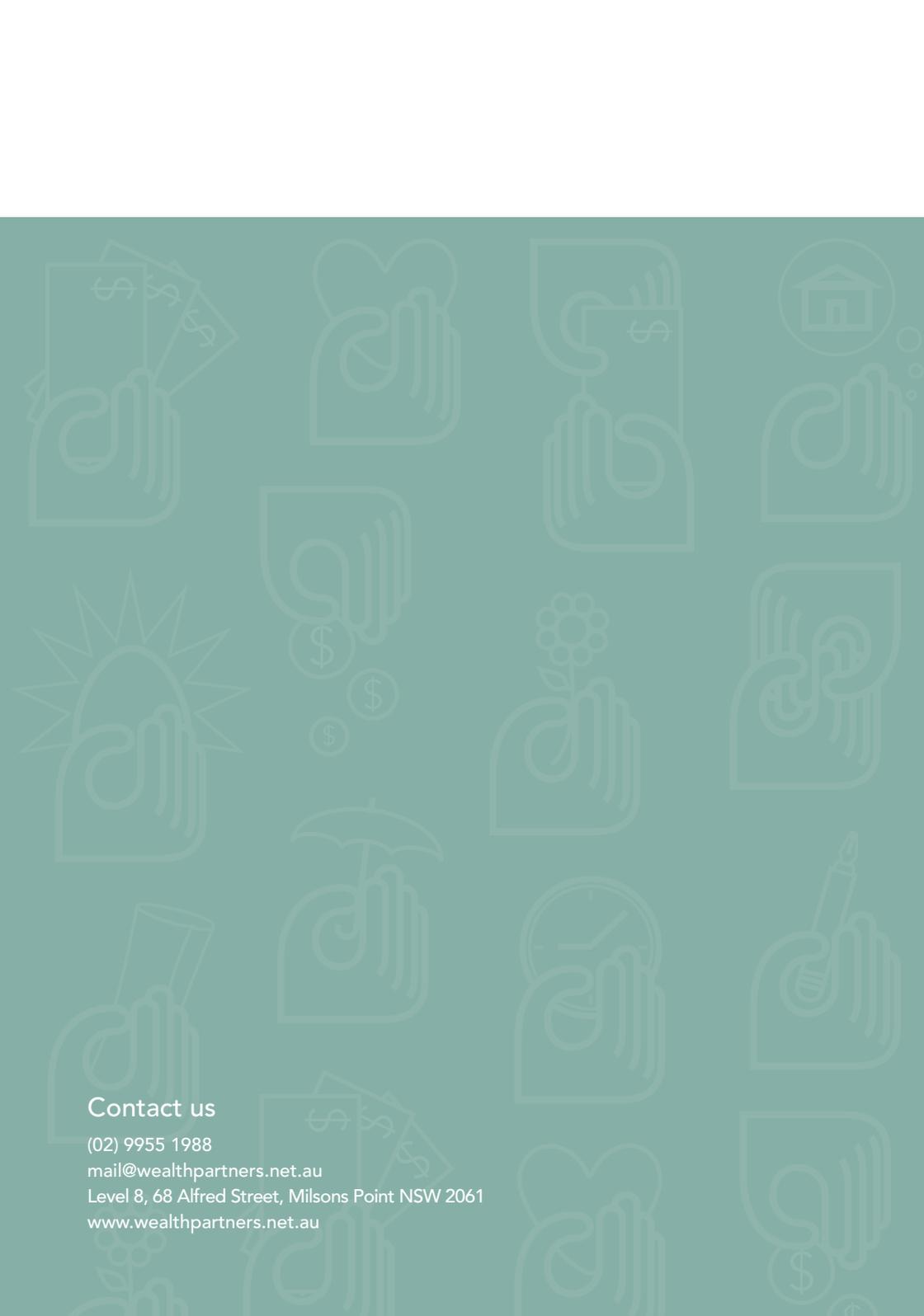
## Costs and how we are paid

Our advice costs are typically covered through payments by the respective lender. Any additional costs would be discussed and agreed with you prior to commencing any work.



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Important Information: This brochure contains information that is general in nature. It does not take into account the objectives, financial situation or needs of any particular person. You need to consider your financial situation and needs before making any decisions based on this information.

The background is a solid teal color with a repeating pattern of white line-art icons. These icons represent various financial and business concepts: hands holding money, hands holding a document, hands holding a flower, hands holding a clock, hands holding a pen, hands holding a house, hands holding a sun, hands holding a shield, hands holding a coin, hands holding a leaf, hands holding a stack of papers, hands holding a gear, hands holding a scale, hands holding a magnifying glass, hands holding a lightbulb, hands holding a handshake, hands holding a gift, hands holding a key, hands holding a map, hands holding a compass, hands holding a ruler, hands holding a pencil, hands holding a pencil sharpener, hands holding a pencil case, hands holding a pencil eraser, hands holding a pencil cap, hands holding a pencil holder, hands holding a pencil sharpener, hands holding a pencil case, hands holding a pencil eraser, hands holding a pencil cap, hands holding a pencil holder.

## Contact us

(02) 9955 1988

[mail@wealthpartners.net.au](mailto:mail@wealthpartners.net.au)

Level 8, 68 Alfred Street, Milsons Point NSW 2061

[www.wealthpartners.net.au](http://www.wealthpartners.net.au)