Risk Management - a good financial plan will analyse and recommend how much protection you and your family need. I 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, e.g., 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, Wisdom Financial Services can help.

**Superannuation** - due to many changes in the rules governing superannuation, it has become a complex investment. I keep abreast of these changes to ensure you receive the best possible advice.

**Self Managed Super funds** - A self managed super fund is often referred to as a SMSF or “Do It Yourself” (DIY) super funds. In recent years, SMSF’s have become a popular choice for investors primarily due to the control factor. The main difference between a SMSF and other types of superannuation funds is that the members of a SMSF are also the trustees and you have greater investment choice, particularly in the areas of direct shares and property. Wisdom Financial Services can help you with the establishment and ongoing management of your SMSF.

**Retirement Planning** - retirement is one of the biggest changes you will experience in your lifetime. Wisdom Financial Services can provide ongoing advice and support in the areas of income replacement, potential Centrelink entitlements and taxation minimisation, allowing you to enjoy a stress free retirement.

**Annuities and Allocated Pensions** - Wisdom Financial Services can assist you in identifying the most appropriate income stream product for you in retirement. A wide variety of options exist and I will adopt a strategy that satisfies your investment objectives and income needs.

**Tax Effective Strategies** - there are many strategies to help reduce the amount of tax you incur on your wealth. Wisdom Financial Services can help you in this area.

**Centrelink Planning** - I can help you understand your financial options through Centrelink and maximise your potential entitlements.

**Corporate Super Advice** - Wisdom Financial Services 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 for you. I can arrange your assets so that the people you want to take care of, receive the appropriate financial support in the event of your death.

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

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**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;
- I will assist you in the achievement of your financial goals; and
- To keep abreast of the latest industry trends and legislative developments.

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**Certified Quality Advice Practice**

The Certified Quality Advice program has been created by Charter Financial Planning to highlight practices that build and maintain the highest professional practice operating standards that set the industry benchmark for high-quality financial advice. Wisdom Financial Services is one of those practices. At Wisdom, we have been certified and recognised as a practice offering a complete financial planning service, with defined service expectations that clients can access confidently. Now more than ever, you are seeking professional services from advisers you can trust and who can demonstrate the highest standards in providing financial advice. Above all, you want to deal with advisers who care about your future. At Wisdom we have a commitment to meeting the program guidelines.
Company Profile

Wisdom Financial Services was established in January 1999 to provide a competitive range of financial solutions for medium to small businesses and householders. Our initial client base was acquired from Neville McCutckin 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 its 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 two back office support staff in Jackie and Pat.

Wisdom Financial Services offer their clients a complete range of financial solutions under the one umbrella, providing a simple yet comprehensive 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, organisation offering life insurance, providing a personal touch when it comes to financial wellbeing so they can enjoy the future they want.

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.

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 have been introduced by the Government, without professional advice.

I am dedicated to understanding all the risks associated with the wide range of financial strategies, investment and insurance products. I am also aware of the tax and legal implications and can help you structure your finances 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.

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

- **Financial Planning** - I help our clients achieve their financial goals and aspirations by assisting them with the analysis and management of all aspects of their financial circumstances.

- **Wealth Creation** - the right investment strategies can help you create wealth faster. I have a number of strategies available to assist you to accumulate wealth. I 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 allows you to choose a guarantee over your capital or income.

- **Direct shares** - A share represents an ownership in part of a company. This means you have an interest in the financial performance of the company. As a shareholder, you have the right to benefit from profits which are paid to you through share dividends. You can also benefit from an increasing share price. Wisdom Financial Services can assist you in forming a portfolio.

- **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. Wisdom Financial Services 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. I 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. Wisdom is well equipped to provide you with advice on gearing.

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 25 years.

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

Can you afford not to talk to us? a wise idea

Contact Us

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Rod Booker trading as Wisdom Financial Services is an authorised representative of Charter Financial Planning

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