



Our Core Philosophy

Our core philosophy at **WDP Financial Solutions** is a belief that achieving financial security is all about following common sense, fundamental investment principles.

We don't believe financial planning is "rocket-science" but we do recognise that the majority of our clients/investors do need guidance when it comes to choices, discipline and taxes.

So take a moment, read on and see how **WDP Financial Solutions** can set you on the path to financial independence, wealth accumulation and a better lifestyle.

The WDP Financial Solutions Fundamentals

W **wealth** accumulation, unless you are lucky, can only be achieved through commitment and patience.

D **iversification** between asset classes cannot guarantee you won't, from time to time, experience losses in the value of your investment portfolio. But it will lessen the chances of catastrophic and unacceptable losses, and help you sleep at night!

P **lanning** the means by which you can successfully realise achievable goals is essential. It may be an old cliché but it is nevertheless very true, "if you don't plan to succeed then you probably won't".

Other Ingredients for Successful Investing Include:

- A disciplined approach to saving (investing) and recognising that some level of financial sacrifice will probably be necessary.
- Taking advantage of tax planning opportunities to maximise your after-tax investment returns.
- Don't over-commit and always have a "plan B" allowing for an appropriate exit strategy to reduce the likelihood of "plan A" totally unravelling in the event of unforeseen circumstances.
- Seek experienced, impartial and qualified advice.



At **WDP Financial Solutions**, together with our associated Chartered Accountancy practice, **Waters Dace Partners**, we have all the expertise and experience necessary to help our clients achieve their financial goals.

Ask Us About:

- **Regular Investment Saving and Dollar-Cost Averaging**, taking much of the stress out of financial decision making by allowing you to budget for regular investing and eliminate trying to time the markets.
- All aspects of **Negative Gearing** – shares, property and the related income tax benefits.
- **Different Asset Classes**, their relative **Risks and Returns**.
- **Protecting What You Have Now and Preparing for the Unexpected** – through income protection insurance, trauma and disability insurance and term life cover.
- **Self Managed Superannuation Funds** – transition to retirement pensions (TRAPS) and allocated pensions, and the benefits of controlling your own destiny.
- **Alternative Investments** – such as agribusiness, wind and solar energy, and other “green” investments.
- **Estate Planning** – make sure that what you have ends up with the right people.



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