

## Our business

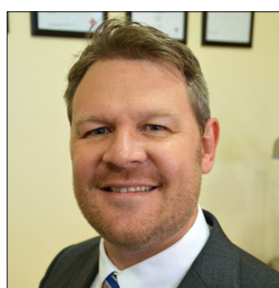
Elemental Wealth Management is a holistic financial planning company servicing clients throughout Australia from our office located in Beerwah, Queensland. We provide a personalised service for individuals and businesses seeking quality advice with a transparent fee structure.

We are licenced through Capstone Financial Planning which is one of Australia's leading financial services Licensees. An independently owned and operated organisation; they are not owned by a bank, fund manager or financial institution. This distinctive positioning allows us to offer tailored and flexible solutions to our clients based entirely on their needs and advice, free from institutional influence.

In addition, our fee for service structure allows us to uphold the highest ethical standards, ensuring peace of mind. Our focus is on providing advice, not churning investments for large commissions. By charging a set fee for our advice we can focus on delivering our clients the most appropriate investment strategies and structures, rather than simply selling them products.

We use common sense and plain English to cut through the jargon of superannuation and financial products, demystifying the complex areas of investments, financial planning, wealth creation, insurance & retirement planning.

## Our people



### **Darren Eising - Director | Certified Financial Planner (AR No. 259182)**

Darren is a Certified Financial Planner® Professional (CFP) who has been working as a Financial Planner since 1999, after completing a Bachelor of Commerce Degree in Finance & Accounting and a Graduate Diploma in Applied Finance and Investment. He is a Self-Managed Super Fund Specialist Adviser (SSA™), Investment Adviser and a registered Tax (Financial) Adviser. Darren co-owned a large stockbroking and financial planning business in Central Queensland, selling his interest in the business at the end of 2013.



### **Lesa Eising - Director | Client Services Manager**

Lesa has an accumulation of 25 years administration and office management experience and, in this role, provides administrative support in relation to all facets of stockbroking and financial planning services. Lesa works on the day-to-day administration of clients' accounts and compliance related matters, focusing on the efficient operation of their clients' Self-Managed Super Funds.

Darren and Lesa have been working together in the industry since 2009 and together, in 2015, created Elemental Wealth Management to embody industry best practice in the design, implementation and management of your financial future.

## Our services

Financial Planning is a broad field covering many different areas of expertise. Some of our services include:

### Financial planning

- Independent holistic advice tailored to suit individual client needs
- Priority is given to strategy & structure over product choices

### Wealth creation

- Create and manage investment portfolios and regular savings plans
- Advice on tax effective strategies including borrowing to invest
- Advice on tax effective structures (SMSF's, Family Trusts, Insurance Bonds etc)

### Investment advice

- 17 years' investment experience with Australia's largest stockbroking firms
- Manage direct investments including direct shares, ETF's, LIC's etc
- Construct portfolios with optimum mix of direct and managed investments

### Superannuation advice

- Advice on Superannuation, salary sacrifice, contributions and limits
- Management of Superannuation portfolios
- Advice on choice of fund, insurance options and superannuation Estate Planning

### SMSF advice

- Set up and ongoing management of SMSF's
- Preparation and implementation of SMSF Investment Strategy
- Advice to maintain SMSF compliance
- Advice on the purchase of property in a SMSF
- Review, prepare and administer SMSF Annual Financial Packages

### Retirement planning

- Advice on retirement planning to achieve your objectives in retirement
- Advice to manage risks in retirement (longevity, inflation, legislative & liquidity)
- Create and manage pension portfolios
- Maximise Centrelink entitlements

### Insurance advice

- Life Insurance, Total & Permanent Disability, Trauma & Income Protection
- Advice on insurance inside and outside of superannuation

### Estate planning

- Advice regarding Wills, Enduring Powers of Attorney & Testamentary Trusts
- Superannuation Estate Planning
- Binding Nominations
- Buy/Sell Agreements for Small Business
- Deceased Estate Administration (eg: advice for Executors, share sales, CGT etc)

### Aged Care

- Advice on aged care options
- Advice on maximising Centrelink entitlements

**Take the first step in creating a plan for your future. Call us now for a free initial consultation on 07 5494 0650.**

### Elemental Wealth Management

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