



Art Wealth

FINANCIAL
ADVISORY

THE PACK · 2026

A GUIDE FOR PROSPECTIVE CLIENTS

Working *with* Art Wealth.

Our process, indicative fees and answers to the questions we get asked most – so you can read it at your own pace, with your partner, before booking a chat.

01

Our 5-step process

02

Indicative fees

03

Top FAQs

WELCOME

Hello. I'm Arthur.

Thanks for downloading this guide. It's the same document I'd send to a friend asking what it actually looks like to work with us – no jargon, no sales pitch, just clarity.

Inside, you'll find our five-step advice process, indicative fees, and honest answers to the questions clients ask before they decide to engage us. By the end you'll know whether we sound like the right fit – and exactly what to expect if we move forward together.

If anything sparks a question, the discovery chat is complimentary. Email me at arthur@artwealth.com.au or call **0423 047 700** – I'd love to hear from you.

WHAT'S INSIDE

Three sections, in order

01 Our 5-step process. How we work, end-to-end, and what we ask of you at each step.

02 Indicative fees. How we charge – no surprises, agreed in writing first.

03 Top FAQs. The questions clients ask most – answered properly.

SECTION 01

Our 5-step process

A simple, structured way of working – no surprises, transparent fees, and you in control of every decision along the way.

01

COMPLIMENTARY · ~45-60 MINUTES

Discovery chat

A relaxed, no-obligation conversation to understand what is on your mind, where you are now, and what a great outcome would look like for you.

What we cover

- What is prompting you to seek advice now
- Your family, work and lifestyle situation
- Money goals – short, medium and long-term
- How we would work together if you decide to engage us

What you bring

- Just yourself (and your partner if relevant)
- Any questions you would like answered
- No documents required at this stage

By the end – you will know whether we are a fit, what advice could help you, and what it would cost. No pressure, no fee.

02

FEE AGREED FIRST · 2-3 WEEKS

Fact find & strategy

If you decide to proceed, we go deep – gathering the full picture of your finances, modelling scenarios, and designing a strategy tailored to your goals.

What we do

- Full fact-find: income, assets, debts, super, insurance, family
- Risk profile and goals workshop
- Research products and strategies across the market
- Build cashflow, super and retirement projections

What you bring

- Recent payslips and tax return
- Super statements and existing insurance policies
- List of assets, debts and any investments
- We will send a clear checklist – no scrambling required

By the end – most of the heavy lifting happens here. You will hear from us along the way, but the bulk of the work is research and modelling.

03

PLAIN ENGLISH · ~90 MINUTES

Statement of Advice

We sit down together and walk you through your written Statement of Advice – the document that sets out what we recommend, why, and what it will cost.

What you receive

- A written Statement of Advice (your formal advice document)
- Clear recommendations across each area covered
- Projections showing the expected impact
- All fees and any product costs clearly itemised

How it runs

- We walk through it together, page by page
- Ask anything – there are no silly questions
- Take it home and sit with it before deciding
- Nothing is implemented until you sign off

By the end – you are always in control. The SoA is a recommendation, not a decision. Accept, adjust, or take time to think.

04

WE DO THE HEAVY LIFTING · 4-8 WEEKS

Implementation

Once you give the green light, we get to work — applying for insurance, rolling over super, opening accounts, and coordinating with your other professionals.

What we handle

- Insurance applications and underwriting
- Super consolidation and rollover paperwork
- Investment account setup
- Beneficiary nominations and contribution setup
- Coordination with your accountant, broker, lawyer

What you do

- Sign forms (we walk you through every one)
- Complete any insurance medical questions if needed
- That is it — we drive everything else

By the end — you will always know where things stand. Regular updates on what is actioned, what is pending, and what is next.

05

INCLUDED IN YOUR SERVICE PLAN · ANNUALLY + AS LIFE CHANGES

Ongoing review

Life changes — markets move, rules change, kids arrive, jobs shift. Your strategy needs to keep pace. That is what ongoing reviews are for.

Each year we

- Review progress against your goals
- Refresh projections with current numbers
- Adjust strategy for any life or legislative changes
- Optimise contributions before EOFY
- Rebalance investments and review insurance

Plus, between reviews

- Reach out anytime for ad-hoc questions
- Proactive contact when rules or markets shift
- Quick check-ins for any major life event
- You are never on your own with a decision

By the end — this is where the real value compounds. The plan we build is the foundation — but the ongoing partnership turns it into long-term outcomes.

SECTION 02

Indicative fees

Every fee is fully disclosed in your Statement of Advice – and nothing happens until you authorise it in writing. The figures below are indicative; your actual fee depends on the complexity of your situation.

STEP 01

Discovery meeting

Complimentary

Initial conversation to see if we are a fit. No fee, no obligation.

STEPS 02-04

Statement of Advice & implementation

\$1,800 – \$10,000

One-off fee, scoped to the complexity of your advice. Confirmed in writing before we start.

STEP 05 – ESSENTIAL PLAN

Ongoing service (basic)

\$2,200 / year

Annual review, EOFY check-in, ad-hoc support for simpler strategies.

STEP 05 – GROWTH PLAN

Ongoing service (standard)

\$3,300 / year

Twice-yearly contact, deeper review, broader scope. Suits most growing households.

STEP 05 — WEALTH MASTERY**Ongoing service
(comprehensive)****\$5,500 / year**

Quarterly contact, multi-strategy oversight. Suits SMSF, business owners, complex retirees.

A few notes on fees

- All fees include 10% GST.
- Insurance advice is generally remunerated through commission paid by the insurer, not a separate fee. We always disclose the exact commission in your SoA. Art Wealth retains the commission — we do not rebate it back to you, and there is no separate plan fee charged in lieu.
- Your SoA fee is waived if your advice is insurance-only and you proceed with our recommendation.
- If your advice relates to your super (contributions, investment options, insurance through super), the SoA fee can usually be deducted directly from your super balance — which is more tax-effective than after-tax cash.
- Some advice fees may be tax-deductible. We will provide an invoice that itemises the deductible portion so you (or your accountant) can claim correctly.

SECTION 03

Top FAQs

Honest, plain-English answers to the questions we get asked most. A longer list lives at artwealth.com.au/faq – and you can always just ask us.

Q01 Do I really need a financial adviser?

You don't need one – but most people benefit from one once life gets a bit more complex (multiple super accounts, a growing income, kids, a mortgage, business ownership, or starting to think about retirement). An adviser brings three things you can't easily DIY: a structured plan that ties everything together, technical knowledge of tax, super and contribution rules, and an accountability partner who keeps you on track.

Q02 Is the first meeting really free?

Yes. The discovery chat is complimentary and there's no obligation to proceed. We only ever charge a fee that's been agreed in writing first, and that doesn't happen until you've decided you want to proceed.

Q03 How much does financial advice cost?

Initial advice typically ranges from \$1,800 to \$10,000 depending on complexity, and ongoing service plans start from \$2,200 per year. Every fee is fixed in advance and agreed in writing before any work begins. Full details are in our Financial Services Guide.

Q04 How are your fees structured – fixed, hourly or asset-based?

Our advice fees are fixed dollar amounts, not a percentage of your assets. That means a client with \$300k of super pays the same SoA fee as someone with \$1.5m if the complexity is similar. Ongoing service plans are also flat-fee.

Q05 Do you receive product commissions?

For investments and super: no. Asset-based commissions on those have been banned in Australia since 2013. For personal insurance: yes – insurers pay an upfront commission and ongoing trail capped by law. We always disclose the exact commission in your SoA. Art Wealth retains the commission – we do not rebate it back to you, and we don't charge a separate fee in lieu of it.

Q06 How long does the whole process take?

From your first meeting to fully implemented advice, plan on roughly 6 to 10 weeks. About 2–3 weeks for us to research and build the strategy, then a presentation meeting, then 4–8 weeks for implementation.

Q07 Should I consolidate my super accounts?

For most people, yes – multiple accounts means paying multiple sets of fees and possibly overlapping insurance. The catch is that consolidating can cancel insurance you've been paying for. We always check what's attached and either preserve it or replace it with equivalent or better cover before consolidating.

Q08 Should I have an SMSF?

SMSFs make sense for some people and are overkill for others. They suit you if you want direct control (especially over property or specific shares), have enough balance to make running costs proportionate (typically \$200k+ combined), and you're prepared to take on trustee responsibilities. For most accumulators, a well-chosen retail or industry fund is simpler, cheaper, and equally effective.

Q09 How much life insurance do I actually need?

Enough to clear debts, replace income for the years your family depends on it, fund kids' education, and provide a buffer. There's no universal figure – but a typical Australian family with a mortgage and young kids often lands somewhere in the \$1.5m – \$3m range for the primary income earner. We use a structured needs-analysis rather than a rule of thumb.

Q10 Should I hold insurance inside or outside super?

Some inside, some outside, usually. Holding Life and TPD inside super is tax-effective because premiums come from pre-tax super contributions. Income Protection often makes sense partially through super too. Trauma cover can't be held inside super at all. The right structure is very personal – we model the trade-offs in your SoA.

Q11 When can I access my super?

Once you've reached preservation age (60 for everyone now) AND met a condition of release – usually retirement, or turning 65 (at which point access is unconditional). From age 60 you can also start a Transition to Retirement (TTR) pension while still working.

Q12 How much do I need to retire comfortably?

The ASFA Retirement Standard suggests around \$73,000 per year for a comfortable single retirement and \$103,000 for a couple, assuming you own your home outright. That's roughly \$595k for a single and \$690k for a couple – assuming you'll also receive a part Age Pension. Your number depends on your lifestyle, debts, longevity, and what you want to leave behind.

Q13 Should I pay down my mortgage or invest the extra?

It depends on your interest rate, your tax bracket, your appetite for risk, and what the alternative investment looks like. There's no universal right answer – try our offset vs super calculator at artwealth.com.au/calculators for a quick comparison, then we model the trade-off properly in your SoA.

Q14 Are you “independent”?

The word independent has a very strict legal meaning under section 923A of the Corporations Act — almost no Australian adviser meets the test. We don't claim to be independent in that legal sense. What we are: a boutique practice with no in-house product list, no sales targets, no ownership ties to product manufacturers, and no investment commissions. Our advice is built around what's right for you — not what we're paid to recommend.

Q15 What qualifications do you hold?

Bachelor of Commerce (Accounting & Finance) from Monash University, Advanced Diploma of Financial Planning, and the Certified Financial Planner (CFP®) designation — the highest globally recognised qualification in financial planning. Plus 11 years across major banks and boutique advice firms.

NEXT STEP

Ready for a chat?

If anything in this pack landed, the next step is just a conversation. No paperwork, no commitment – just a chance to see whether we are the right fit.

BOOK ONLINE	artwealth.com.au/contact
EMAIL	arthur@artwealth.com.au
CALL	0423 047 700
WHERE	Melbourne, VIC – in person, or Australia-wide via Zoom

Arthur How, CFP[®]

Founder, Art Wealth

COMPLIANCE

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