



MARCUS TODAY
INVESTMENT STRATEGISTS PTY LTD
ABN: 66 603 432 60



Financial Planning

With extensive experience and our exclusive “Blueprint Process”, Marcus Today Investment Strategists are in a unique situation to understand your needs.

One size rarely fits all and the importance of financial planning, your future should be as unique as you are. To identify and meet your own financial goals, you need an adviser who is able to listen to you, one who is a leading professional to design an individual strategy tailored around your own wealth dreams. We are a team of senior advisers and financial professionals focused on you, with specialist practitioners who work to deliver the best solution that fits your lifestyle.

Marcus Today Investment Strategists can help you understand your risk-tolerance levels; to translate and illustrate how risk can affect different strategies designed to achieve your objectives. Working through our unique Blueprint process, we want to ensure that your strategy is understood and suitable to you, your personal family goals.

Family Office Advice

Family Office is a comprehensive advisory service clients with an established high net worth and those looking to grow their net worth. Taking into account your individual values and aspirations, it embraces unique family circumstances and deals with the full spectrum of wealth management issues, including family governance, inter generational wealth transfer, investment mandates and philanthropic activities.

Retirement Advice

The advice we provide is a detailed and tailored strategy to implement with the objective of ensuring you retire with a sufficient retirement benefit which generates an income stream to meet your desired level of income in retirement.

First and foremost, we ensure your assets and income streams are structured appropriately in order to meet your retirement lifestyle goals.

“ We strive to enable our clients to enjoy life, build wealth, surpass their goals and to leave an inter-generational legacy. ”

Aged Care Advice

For many older Australians, the time will come when they need to move out of their homes and into an aged care facility. One of the most important questions to answer is what to do with their family home? Should it be retained or sold and how will this impact their personal situation?

Our specialist accredited Advisers work with you and your family to design a reassuring and effective advice, accommodation and care strategy for elderly family members.

Estate Planning and Asset Succession

An Estate Plan considers all your assets, including those held in family trusts, businesses and superannuation funds.

It considers asset protection for future beneficiaries of your estate and attempts to minimise the tax consequences upon your death and into the future for your beneficiaries.

Estate planning is an essential component when considering the establishment of a structured and meaningful asset distribution. We focus on protecting and increasing the value of the estate so that the eventual transfer is fast, tax-effective, uncomplicated and in line with your wishes.

We prepare an Estate Planning Strategy Paper which articulates your current circumstances and provides your legal advisor with a clear and comprehensive summary of your assets and liabilities and an understanding of your intentions.



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Wealth Protection

We provide the most appropriate risk control and insurance management solutions for you. This cover may include: Key Person Insurance, Partnership Cover (including Buy/Sell arrangements), Life Insurance, Total, Permanent Disability Insurance, Trauma Insurance, Disability Income Insurance, Income Protection and Salary Continuance.

Small Business Advice

We also understand the inherent problems in setting up business insurance and can advise on the most appropriate way to suit your individual or business circumstances; taking full advantage of any taxation benefits that may be available to you.

Ex Pat Advice

Our team is experienced in dealing with the particular needs of people who come to live in Australia as well as Australian citizens who live and work abroad.

Given the complexity and variety of different countries' tax laws, we can provide you specialist advice specific to your individual circumstances.

We provide advice on transfer of overseas superannuation; pension assets; relocation strategy advice and tax efficient repatriation of funds to and from Australia.

Divorce Advice

Negotiating your way through a divorce is not easy and you need the support of those you can trust. Your solicitor will give you legal support. You also need someone to support you through the financial issues you are about to face.

The earlier you understand the financial impact on your personal circumstances from split of marital assets, the better decision you are able to make.

In the event of a divorce, we prepare Strategy Paper which outlines the proposed split of assets and the impact on your circumstances including, income, property, wealth protection and a review of your estate planning requirements. The overall outcome is an optimal structure and splitting of assets.

Employment Separation Redundancy Advice

A genuine redundancy payment is one received by an employee aged less than 65 years who is dismissed from employment because their position has become genuinely redundant.

We provide personal advice which is tailored to your specific needs and ensures you the most appropriate structure and strategy for management of termination payments and redundancies.

We analyse the detail of the redundancy pay-out and provide you an Employment Separation Strategy Paper which outlines the impact on your future income, level of debt if any, superannuation and future cash-flow to meet living expenses.

Defined Benefits Specialist Advice

We have significant experience in the advice and management of Defined Benefit across a variety of industries whether they be public servants or super members with corporate defined benefit plans.

Our expertise includes Commonwealth public sector super funds such as CSS, PSS, DFRDB, MSBS; Victorian public sector schemes – ESSS, New Scheme, Revised Scheme; NSW public sector schemes - SSS, SASS and First State.

We also help many private sector employees navigate the complexities of corporate defined benefit plans. If you're a public servant or have a private sector defined benefit super account, we can help you with:

- Tax-effective strategies to maximise your defined benefit scheme.
- Transition-to-retirement strategies
- Maximising investment opportunities
- Assessing a potential redundancy
- Setting up a self-managed super fund
- Transferring to the state public service or private sector
- Protecting your family's income and assets from the unexpected
- Passing your assets to your loved ones in the most tax effective manner.

