ONE WEALTH ADVISORY

EMPLOYEE BENEFIT

Financial Education & Solutions

2 OUT OF EVERY 5

of your staff are suffering financial stress*

Financial stress is more common than you might think. The AMP Financial Wellness Report* shows 2 in 5 Australians suffer financial stress during their careers. And nearly half feel stressed for 6.5 years or more. That's a long time to live with constant anxiety.

The cost to Australian businesses is serious. According to the AMP Financial Wellness Report, employees' financial stress costs businesses $31.1 billion a year in revenue, due to:

- Lower productivity
- Increased insurance premiums
- Lack of safety focus
- Increased absenteeism

*https://corporate.amp.com.au/content/dam/corporate/newsroom/files/Fin%20Wellness%20report.PDF

5 reasons to consider lending services as a benefit for your employees

When employees feel in control of their finances, they're more positive, productive, happier and resilient. Good financial advice as an employee benefit:

1. Strengthens the cultural relationship with your employees
2. Protects employees' financial well-being now
3. Secures their financial futures
4. Provides employees with a sense of control & confidence
5. Potentially saves employees thousands of dollars

One Wealth Advisory is dedicated to helping individuals, couples and families to reach their financial and lifestyle goals.

We prioritise people over products; our advice empowers our clients by giving them the education, advice and confidence to take control of their financial futures.

Led by Geoff Aitken, a financial professional of 25 years' standing, we offer lending advice as an employee benefit in the following areas:

- RESIDENTIAL LENDING
- INVESTMENT PROPERTY LENDING
- MOTOR VEHICLE FINANCE
- DEBT MANAGEMENT

High-value, no-cost addition to your employee benefits program

Our service can integrate with your existing employee benefits program. It requires no minimum commitment from your company and provides substantial benefits.

Our complimentary educational events and individual strategic advice are critical to realising the full value of the benefit to your employees.

NEEDS-BASED SERVICE

Employees can elect to utilise the lending advisory benefit as and when it suits their circumstances

WIDE RANGE OF ADVICE

Employees can seek advice on any financial questions or concerns at a time that suits them

COMPLETELY COMPLIMENTARY

Employees receive complimentary advice and expertise and are under no obligation to One Wealth Advisory

EDUCATIONAL EVENTS

As part of your employee benefits program we can present occasional finance education events at your workplace

FLEXIBLE REBATE & DONATION BENEFITS

On settlement of a financial product, the additional benefit chosen can vary from cash rebate to a donation to your corporate charity

Measurable outcomes for employees

Our lending clients typically reduce their owner-occupied mortgage repayments by 0.68% or $283 a month on an average $500k mortgage. For clients with an investment property, the average saving is closer to 0.89% or $370 a month.

With the right debt management and repayment strategies, it may be possible to reduce the effective interest rate by between 30% to 47%.

The benefits stack up

EMPLOYEES COME FIRST
Your employees' interests will always come before any products or services. Our advice is all about empowering people, giving them confidence to take control of their financial futures.

COMMITMENT-FREE AND ENTIRELY-COMPLIMENTARY
There are no fees, charges or obligations for any of our lending services.

EMPLOYEES GAIN CLARITY
Employees explain their situation to us and outline where they want to go. We help them to explore what's possible.

EMPLOYEES GAIN THE POWER TO PROSPER FINANCIALLY
We add value by providing strategy and structuring advice to ensure the full value of the benefit is realised.

RESULTS
Employees have financial and lifestyle flexibility now and financial freedom later.

What do people say?

"What I enjoy most about my relationship with Geoff is he's always upfront with me and explained from the start how things work. He views educating his clients as part of his process, so we can have insightful conversations every time we catch up."

BEN, DEE WHY

"Geoff regularly meets with us after hours, so it doesn't interrupt our busy work days. We find having meetings that suit our schedule enables us to discuss and understand the strategies and advice that is savings us thousands."

NICOLE, BELLEVUE HILL

ONE WEALTH
ADVISORY

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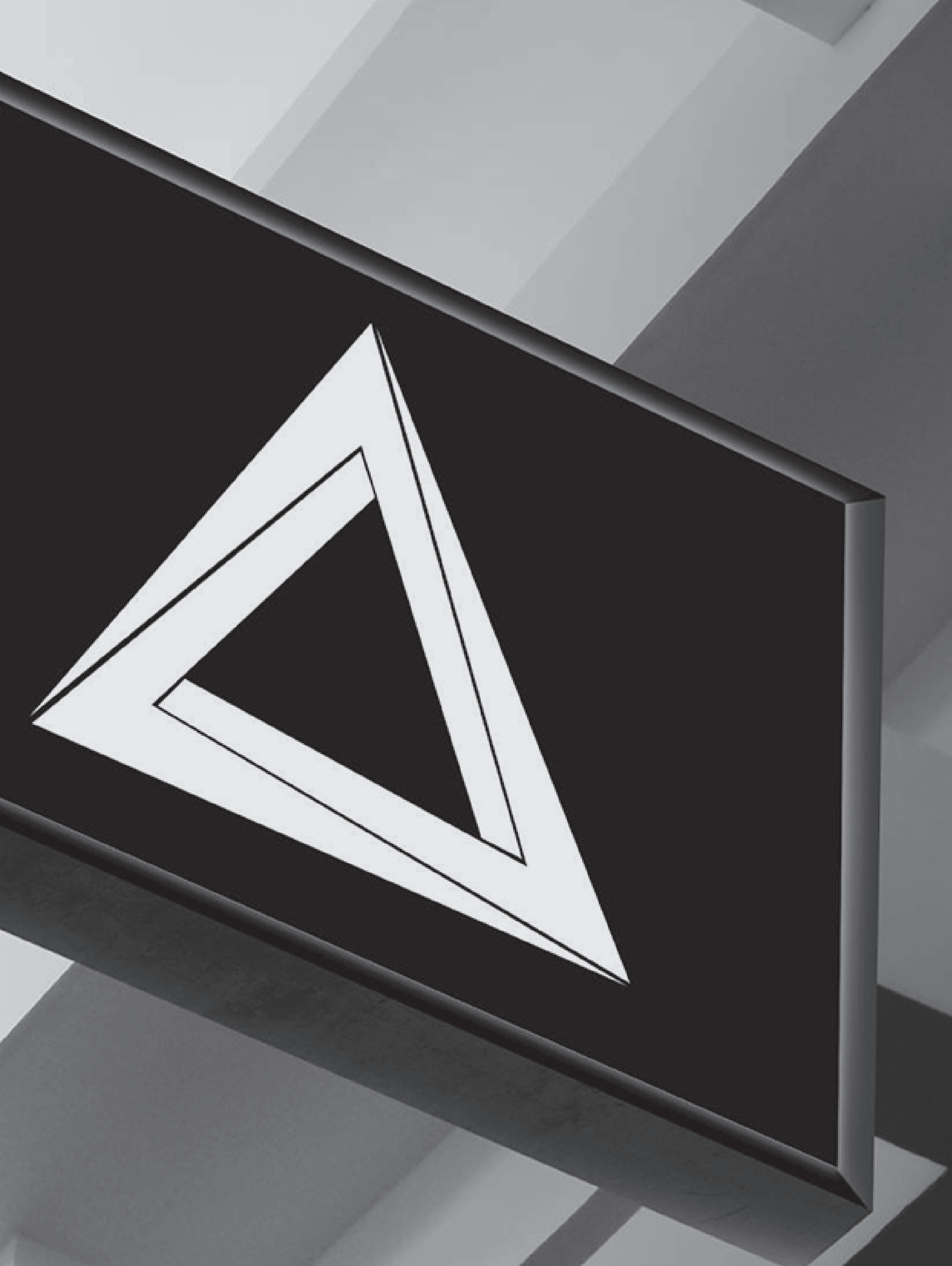
Member of The Australian Institute of Company Directors (AICD), The Financial Planning Association of Australia (FPA), The Tax Practitioners Board (TPB) and Mortgage & Finance Association of Australia (MFAA).



Strategy. Structure. Solution.

One Wealth Advisory's fundamental principles are:

To preserve what you have, to plan where you want to go and to implement solutions to get you there.

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