



\$850 OF EXPERT ADVICE — YOURS FREE

2023 Wealth Optimisation Consultation

The Cooee Wealth Partners team are booking these special sessions with select clients who want to protect & grow their wealth in an unstable, uncertain economy.

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cooee
WEALTH PARTNERS



Dear fellow Australian wealth builder,

My name's Andrew Grinsell and I'm the Head of Wealth at Cooe Wealth Partners.

I'm writing to you today because — and I don't mean to sound dramatic — the coming years are likely to present significant, unprecedented challenges.

For those of us trying to build wealth and prepare for the comfortable, abundant retirement for which we've worked our whole careers, the journey looks likely to become more challenging than ever.

Today, I want to do two things for you:

- 1 First, I'm going to share three golden rules I believe every Australian should live by for the foreseeable future.
- 2 Then, I'm going to offer you an opportunity to apply those rules to your own financial situation completely free of charge.

Three Things We Recommend Our Clients Stop Doing Right Now — Before Economic Conditions Get Even Tougher

Our team here at Cooe Wealth Partners spans every key investing discipline.

From property investing to managed funds, superannuation and retirement planning, our wealth partners help our clients create holistic strategies for their whole life's financial journey. Part of that service is about assessing all your options and finding the right combination of decisions. The other part is knowing which choices not to make.

While we can't give advice on a public website, we can share the following general guidelines.

01 Stop Leaving Money On The Table

As inflation and interest rates rise, wise personal finance, investment & retirement decision-making become increasingly valuable.

Inflation is running at around 7% at the time of writing – the highest it's been in Australia for about 30 years.

At the same time, interest rates are rising. ANZ and Westpac predict we'll see an official cash rate of 3.85% in early 2023.

While we aren't in the business of speculating about what may or may not happen in the future, I can tell you this: **The margins for making ill-considered decisions with your money are shrinking.**

Markets and economic conditions like these punish investors who don't strategize and invest carefully. Long term, however, they reward those who make smart moves with their money.



02 Avoid Costly 'Financial Fragmentation'

When financial conditions are uncertain and changing fast, like they are right now, you need to know how all the parts of your financial life are working together.

Fail to see the big picture, and you risk making costly mistakes that could impact your financial future long term.

Rising inflation and interest affect the different parts of your portfolio in unique ways.

Property valuations, for example, are falling and look set to continue doing so.

03 Stop Paying For Biased Financial Advice

Around 98% of financial advice in Australia comes from financial advisers who are employed by a product provider or receive commissions and other incentives for recommending particular products.

It might be a managed fund, a property trust, a superannuation product or home loan.

Whatever it is, we believe that Australians should have access to the best possible options for their particular situation and goals – NOT a limited number their advisor gets paid to sell them.

If you or someone you know is considering receiving financial advice to navigate your wealth through these challenging times, it's imperative that this advice be impartial and best for you, not the advisor.



House prices to plummet by as much as 22.3 per cent by 2023: NAB

House prices are already plunging but are set to take an even bigger hit next year, knocking hundreds of thousands off home values.

Sarah Sharples



@s_sharples 3 min read October 7, 2022 - 8:56AM news.com.au

Brisbane house prices to fall 15pc: ME Bank

'More pain to come': Most expensive properties record deepest price falls



Elizabeth Redman
November 15, 2022 - 5:00am

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A quick scan of the recent headlines paints a bleak picture:

While this news is scary in itself, and there are similar falls happening in other markets, like stocks, this is not the time to look at investments in isolation.

It's vital not to panic and make impulsive moves without considering the bigger picture and longer-term outcomes of what we're seeing in the markets heading into 2023.

How We're Helping Our Clients Steer Their Wealth Through These Trying Times

As one of Australia's only independent holistic wealth advisory firms, we help hardworking Australians ensure their money works as hard as possible for them.

We do that by sticking to [the three rules laid out above](#) – in good times, but especially in bad.

I've spent years building a team of experts in every area of investing, wealth building and retirement planning.

I've done this so that, particularly in times like these, you have a team of experts at your service to support you with your entire financial situation, not just one part.

Cooee Wealth Partners doesn't make a dollar from banks or financial product providers paying us a commission. Rather, we make our money on a fee-only basis.

Our business lives or dies on the quality of our service – because we only work for our clients.

- ✘ NO vested interests
- ✘ NO hidden agendas



That's the basis on which we work with clients like Mike, who says:



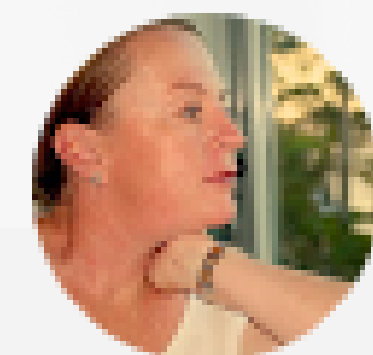
MIKE

“We’ve been with Cooee and Andrew for over five years and [it’s] transformed our super, our investment portfolio and our financial future. We’d had several investment advisors from other companies previously but frankly their advice was always for their benefit. Cooee really listen to your situation and make a plan with you to address your goals not for the short term but for the long term. It’s a refreshing approach that I highly recommend.”



LINDA

“We have been clients of Cooee Wealth Partners for several years. We were initially sceptical as the previous financial advice was always from the bank who only wanted to push their own products. It was refreshing to find an advisor with no links to the banks. We have referred some of our friends to use Cooee Wealth Partners as we thoroughly recommend them.”



NIKKI

“We could not be happier that we met and trusted [Cooee Wealth Partners]. His advice is well thought out and grounded. And it is well on the way to providing us with a lifestyle that we only dreamed we could have in a distant future.”



We're Standing By To Help You Protect Your Wealth (And Profit) In The Coming Years

Not only do we not push our clients to buy products which may not be best for them, we pride ourselves on being able to help you in every area of your financial life.



Property

We can analyse and advise you on your investment properties to unlock higher returns.



Managed Portfolio

Our investment advisors provide impartial, tailored guidance on the best investments for your goals.



Superannuation & Retirement

We help our clients build winning superannuation funds that hit their retirement goals.



Tax Solutions

Our team includes highly qualified tax experts to help you with more efficient structuring and reporting.



Home Loans

Terrible time to buy? Or a huge opportunity? Our property finance team lives and breathes the mortgage and property markets.

Whether you want to improve one, or every, area of your financial life, our team is uniquely positioned to improve your performance & peace of mind.

[Book an Appointment](#)



Your 2023 Wealth Optimisation Consultation

Today, I invite you to book in your very own 2023 Wealth Optimisation Consultation.

This consultation includes a full and frank discussion on every aspect of your financial situation.

We'll talk about what's working, what's not, and where you want to be two, five, 10 and more years from now.

Whatever you're worried about right now, whether it's rising rates, falling asset values, or how the current economic challenges are going to impact your retirement, my team is ready to create a tailored, holistic plan with you.

This consultation usually costs \$850 and takes about 90 minutes.

Today, in the spirit of Australians helping Australians in tough economic times, it's yours free



(02) 9125 2088



www.cooeewealth.com.au

If We Don't Find A Way To Make Or Save You \$1,000* During The Consultation, **We Pay You Ourselves**

That's how confident we are that we'll be able to help you right off the bat. If we don't pinpoint a way for you to immediately make or save at least \$1,000* during the consultation, we'll pay you that much out of our own pocket.

[Book an Appointment](#)

***Minimum qualifying criteria apply:**

<51 years old. Income of \$100k+ or \$120k+ as a couple. Available cash or equity of 150k+. DSR>40.