



FutureGen
SOLUTIONS

Life by Design



Live the Life you Choose

We all aspire to live a life of our choosing. Our dreams and aspirations evolve and change as we navigate life's journey.

No matter what stage of life you are in, the decisions you make today provide the platform for your future. Navigating the opportunities and challenges in life, family, health, work and business creates complexity, particularly financial complexity. Over time, the number of 'moving parts' in life increase, requiring attention, money and planning. It is easy in the busyness of life to lose sight of your goals. Without an overarching strategy bringing all your efforts together, your future can seem uncertain.

Whether you're trying to buy your first home, sell your business, grow your wealth, leverage your current success to secure a better future or create a legacy for those you love, **Future Gen Solutions** can help you understand what's possible and how with purpose, planning and the right strategy, you can get there. We call this **Life by Design**.



Your Trusted Adviser & Coach

Future Gen Solutions is a leading edge consultancy practice with over 20 years experience specialising in the integration of financial advice, wealth management and business succession.

We deliberately keep our client base small, priding ourselves on our personal approach. The joy in our work comes from building relationships while bearing witness to your life over many years.

As your **trusted adviser and coach**, we will work closely with you, helping you to unravel what's truly important to you, identifying meaningful goals and creating a sustainable yet dynamic strategy to suit your situation. We provide holistic and expert advice supported by a robust review framework with benchmarked outcomes unique to your strategy. Like all good coaches, we review your progress at regular intervals to ensure you keep on track.

At Future Gen Solutions we recognise the importance of **synchronising your personal and your financial growth plans**. Harmonising these plans has a multiplier effect, leveraging far better outcomes and a clear path into the future. Being supported by professionals who care and understand your situation is key to your success. Life is seldom a straight line and as you encounter life's highs and lows we will be there to help you navigate through, "creating certainty in uncertain times".



Our Approach

Our sole motivation is simply to **deliver the best outcomes for you**. Our team of talented professionals will support you on your journey and project manage your strategy with regular meetings to benchmark your progress along the way.

In our ongoing relationship, we make no assumptions about your life and your changing needs. We do not 'set and forget'. We work with you to ensure your strategy remains relevant and meaningful.



Our Fees

Clients who choose our services do so because of our personal and tailored strategies, advice and support. We work on a fee for service arrangement based on the scope and complexity of what is required. This enables us to focus on delivering outcomes for our clients that represents true value.

We are open and transparent about our fee arrangements and prior to engaging our services you are provided with a written service agreement detailing the scope of work and the fees.

As part of our commitment to providing quality services, we only recommend solutions where we are confident they can add significant value.

We provide **forward thinking, holistic** advice and **personalised** support for every stage of life. Our focus is what's important to you and developing a dynamic strategy tailored to your unique situation.

Our services help you to:

- ◆ get your "financial house" in order by building and ensuring the right **financial foundations** are in place no matter what stage of life you are in,
- ◆ **leverage your success** to grow your wealth so you can maximise your opportunities and live your life by design, and
- ◆ protect, keep and pass on your wealth, **creating certainty for the future**, for you, your loved ones and future generations

You, Your Loved Ones, Your Business

- What's important
- Your values, goals & future aspirations
- Your journey thus far
- Your attitude to risk



Right Financial Foundations

- Financial Structures
- Cash Flow Management
- Debt Management
- Superannuation and self-managed superannuation
- Tax considerations and planning
- Personal risk insurance



Leveraging Success

- Investment strategies
- Super & SMSF Investment strategies
- Risk Management
- Financial Modelling and setting benchmarks for success
- Business Advisory



Creating Certainty

- Estate Planning and transfer of wealth
- Creating a legacy
- Business Succession Planning
- Endowment
- Philanthropy

Your Personal Journey

Our clients come from all walks of life and are at different stages of their life journey. Our support and services varies with each client's needs. Whilst each client situation is unique, we help people who are **starting out or starting over, working families, professionals, business owners** and those preparing for, transitioning to or living **financially independent** lives (aka 'retirement').

Starting Out / Starting Over

Starting out or starting over can be both liberating and daunting. Having the right financial foundations can have a huge impact for on your future success.

We understand at this stage of your journey getting your financial house in order may not be high on your priorities. However it is the perfect time to put in place some basic financial structures and strategies to set you up to leverage and maximise future opportunities.

We can help you to manage your cash flow, take control of debt (e.g. credit card debt cycle, HELP debt), save for those special things in life (travel, car, house), get your Super working for you and put in place the right level of protection so you have peace of mind. With the right strategy and structuring you will start to create your life by design in a very positive and tax effective way.



Families

Life for families is hectic, with both financial and time pressures. The dream of owning your own home, meeting mortgage repayments, caring for and educating your children (often through to university), renovating the house, planning family holidays and possibly caring for elderly parents and at the same time creating wealth for the future, all weigh heavily.

Many families are caught in the "three way struggle" that exists between tax, debt repayments and maintenance of lifestyle. We understand these pressures and the importance of maintaining your own health, wellbeing and 'sense of self' along the way.

We assist families to identify what's important and devise solutions to assist with pay down of private debt, funding education, prioritising lifestyle choices and creating longer term wealth.

Financial Independence / Retirement

How much do you need in savings and assets to be financially independent?

The concept of financial independence and the issues associated with longevity are complex and generally misunderstood. People are living longer, lifestyle and health expenses are increasing, the economic landscape is more uncertain and the notion of job security is a thing of the past.

Whether you preparing for, transitioning to, or are already financially independent, we can help you navigate the complexities of planning by tailoring solutions specific to your situation. We help you leverage your current position by ensuring you have the right structures, strategies and protections in place. We assist you to create or review your estate plan and we help you to articulate and plan the legacy you wish to leave. Peace of mind is knowing your future is secure.



Your Professional Journey

Professionals / Career Minded

Whether you're a business professional, corporate executive or business owner, balancing the competing priorities in your life can be a challenge.

Work and business pressures often consume your daily focus and your personal financial affairs can get away on you. We can help you to keep your financial house in order, leverage your success to grow your wealth in line with your risk profile, put in place to right level of protection to cater for the unexpected, and work with you to articulate and create your legacy and estate plan.

Our expertise is in tailoring strategies, project managing outcomes and liaising with your other professional advisers to deliver integrated and synchronised solutions. This allows you to get on with the more enjoyable and meaningful areas of your life.



Business Owners

Business ownership, particularly small to medium sized enterprises, requires vision, commitment and hard work.

We understand businesses are often created to realise a dream and support a lifestyle. They are a labour of love, a means to having a fulfilling work life and are a venture to secure a better future.

Business succession is a key concern for all business owners. We have specialist expertise in facilitating the planning and structuring of business continuity and key person plans.

We help facilitate the process of business owners starting, growing and eventually exiting the business. We understand creating, growing and realising business value can be complex, especially when the equity is tied up in the capital of the enterprise.

We can work with you in your business at any stage from start-up to exit.



Our Clients

Our business has been built on referrals from our clients and the professionals we work with. Here is what some of our clients say about us.

We were introduced to Murray Wilkinson and his team by a close friend quite a few years ago and it has been absolutely the best thing we have ever done. Over the years we have reached all our goals in life and had the support of Murray as a mentor and friend. As life for me has changed dramatically since the death of my husband, my respect for Murray knows no bounds. I felt very secure and confident in my life and appreciate the help and encouragement I always receive when we meet. Murray now helps other family members.

Individual, Brisbane, Qld

We love the 'cradle to the grave' type approach to our finances that is flexible and realistic, thus being able to achieve realistic goals. The service, advice, and obvious caring attitude is second to none and we feel that Murray and his team have our best interests at heart. To the extent that we are more than happy to refer friends and associates without question.

Business Executive, Brisbane, Qld

We have just completed our first full year under the guidance given to us by Murray Wilkinson and his team. We can honestly say this move is possibly the best thing we have done in regard to our financial future. We feel totally comfortable now, having just completed our first review, that our financial future is on a sound basis. We find Murray and his team exceptional in delivering an extremely professional and personal approach.

Couple, Toowoomba, Qld

We have been with Murray Wilkinson for more than 20 years. In this time we have paid off our home, improved our lifestyle with many overseas holidays, purchased cars, etc and assisted our family, all the while building our wealth and planning for our retirement so we can be independent and secure. Murray and his team have always been helpful and understanding of our changing situation. We successfully survived the GFC in a great position for growth. We look forward to a continued relationship for many more years.

Small Business Owner, Sunshine Coast, Qld



Our Commitment to You

Our business values underpin our approach. We commit to taking the time to understand you and your situation, providing professional and timely advice, quality services to support your journey and to always act with integrity and respect.

We choose to work with clients who approach their life with a similar value set.

Our values

Integrity: We act with the utmost integrity. Integrity to us means doing the right thing all the time. We act with honesty, openness and honour.

Trust: We do what we say we are going to do, we don't cut corners and we are active in our support of your journey. We will be open and transparent in the services we provide and the fees we charge.

Care: We work closely with you to achieve the best possible outcomes for you. Life is rarely a straight line and we are there to support you through the good times and the tough times.

Courage: In supporting you we understand that at times we must have the courage to have difficult discussions. We will always confront with good intent. We seek out your feedback and take accountability for the work we do.

Respect: We value each person as a unique individual. No one person is better or less than another. Regardless of your chosen level of service, we treat every client with respect.



Our Team

Murray Wilkinson BA, BEc, CFP, Dip FP

Managing Director and Lead Adviser

Murray is a practising Certified Financial Planner and has over 20 years as a business owner and in the financial services industry. He has a reputation for his ingenuity and expertise in developing leading-edge, tailored solutions to help clients achieve their goals.

Murray works actively with clients on a daily basis alongside members of his team. His specialty is holistic financial plan advice including wealth accumulation, cash flow management, self-managed superannuation funds, and personal and business insurance for both high and low complexity clients.

He is also renowned for his business advisory capabilities, specifically in business structuring and restructuring, financial structuring, down-sizing and up-sizing, financial growth and development, asset allocation and business succession planning.

Murray's deep understanding and appreciation of the needs of families, professionals, executives and business owners enables him to relate to all situations and to deliver personalised and dynamic solutions.

The Team

Future Gen Solutions has a highly talented and qualified team of professionals dedicated to providing exceptional service. To view team profiles visit our website, www.futuregen.solutions



Our vision is to help you live the life you choose, helping you create your life by design, for you, your loved ones and your business.

The decisions you make today provide the opportunities for the future. We would be honoured to find out more about you and discuss what is possible.

We invite you to meet with us. for a no cost, obligation free meeting. Please call us on (07) 3391 1624 or email us at enquiries@futuregen.solutions to chat further.



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