Promenade Wealth Management

Making it easy

Promenade Wealth Management

David Fleming

Bachelor of Business (Accounting), CPA, CFP

Joshua Fleming

Bachelor of Science (second major in Finance),
Diploma for Financial Planning (Dip FP)
Advanced Diploma of Financial Planning (AD DiP FP)

With a combined experience of over 35 years, David and Joshua Fleming are committed to providing clients with the highest standards of quality financial advice and client service.

We work with people from all walks of life, many of whom share similar concerns about money and the future. Our aim is to alleviate these concerns and to enable our clients to look forward to the future with security and confidence.

We do this by taking the time to understand your unique circumstances and requirements, as well as your goals and objectives for the future.

With this understanding, we develop a strategic framework and a clear roadmap for the future that's designed to make your future goals a tangible reality.

Planning and guidance with your goals in mind

At Promenade Wealth management, we work with professionals, pre-retirees, and retirees, to help them achieve their retirement goals.

Our approach is a collaborative one. We will work closely with you to understand your goals and priorities for the future.

Equipped with this knowledge, our research work begins with reviewing and assessing various investment options and strategies – a process that includes financial modelling – to develop a strategy that we believe is best suited to help you achieve your near- and long-term goals.

With our guidance, you will gain a greater degree of confidence and certainty about your financial prospects, not just in the weeks and months ahead, but well into the future.

"Ultimately what this means is that you spend less time worrying about money and more time on those things you really enjoy most."

Why choose us?

Highly personalised advice

Promenade Wealth Management is a privately owned Australian wealth advisory firm located in Busselton, WA. We exist to make a positive difference in the lives of our clients, and to help them achieve their financial and lifestyle goals.

Promenade Wealth Management is not owned by any bank or financial institution. This means we have the freedom and flexibility to provide advice and recommendations that are designed to protect and enhance your best interests first and foremost.

A collaborative approach

We adopt a collaborative 'partnership' approach when working with our clients. We take time throughout every stage of our advice process to understand your goals and what's important to you.

Ultimately, our work is all about providing advice and strategies that are designed to meet your financial objectives and reflect your priorities, values, and outlook on life.

We believe in the long-term value of advice. There is no time like the present to take stock of your financial affairs for your future betterment. For this reason, we take the time to explain, what can often be complex, concepts about money and investing in simple easy-to-understand terms, ensuring you have complete confidence in the solutions and strategies we recommend.

As a father and son business with over 35 years of combined financial advisory experience, we truly recognise the value of sound financial advice throughout every stage of life.

Highly Personalised Advice

While we offer a wide range of services, we find that out work is best suited to individuals who require a professional adviser they can trust to manage their financial affairs.

This often means different things to different people. For some this means eliminating debt, maximising savings, or building wealth for the future, while for others it could mean establishing tax-effective investment and retirement strategies.

Regardless of where you are along life's journey our goal is the same; to help you overcome financial adversity and place you in the best possible position for your financial future, saving you time and money in the process.

Dedication to ongoing training, and education

At Promenade wealth management, we are committed to an intensive education program, which ensures we remain informed of any changes to legislation while keeping our industry knowledge up to date. We are retirement planning specialists capable of providing you with tailored retirement advice matched to you and your unique situation.

Our Service Guarantee

We aim to deliver long-term strategic value, working hard to earn your trust, while operating with the utmost integrity. We provide a personalised service and offer a completely confidential environment throughout the advice process and beyond.

Delivering services in the most professional and courteous way, and with complete transparency; we will always place your needs ahead of own.

Frequently asked questions about working with Promenade Wealth Management

Why do I need a Financial Planner to help me?

The goal of financial planning is to move people closer towards financial independence. Whether we like it or not, we are all on this journey trying to accumulate enough money to provide us with the lifestyle we desire. To achieve financial stability, it takes more than just paying out debts and saving money. It involves proactive planning, and an ongoing review process aided by a financial planner.

Why do I need to engage a professional?

Knowledge is power. But it has often been quoted that a little bit of knowledge can be a dangerous thing. Planning your financial life is not just about knowing how investments work or even understanding what the best performing investment types are. To ensure that you are a successful investor over the long term, you need to make the most appropriate financial decisions at the right time for you. This decision-making encompasses aspects far beyond just picking the 'right' investment.

Most people are so busy making a living that they struggle to keep up to date when it comes to the financial world. Understanding Government legislation and taxation changes, to make the right investment and strategy choices is complex and time consuming. Promenade Wealth management participates in an intensive education program, which ensures we have the necessary industry knowledge and awareness of current legal issues to provide you with the best advice.

How will we work together?

When working with clients to create the best financial solutions, we follow our Promenade Wealth Management step-by-step advice process.

Prior to making any formal recommendations, our advice process ensures that nothing has been overlooked, and that the advice we provide is in line with your goals. And then, we work in partnership.

While it is up to each client to choose the path they wish to follow, at Promenade Wealth Management we continue to provide knowledge, information, and guidance. We provide clients with the support they need throughout their journey, so they are always equipped to make informed decisions about their money and investments.

Our clients say this process works because of the close working relationship we develop, and the common goals we work towards. We are approachable, easy to talk to, and we don't judge.

How much will it cost?

Our aim is to help you achieve the financial and lifestyle results that you desire; to create and protect the optimum level of wealth that your circumstances allow.

Once we have met and discussed your own situation, we will provide you with a complete breakdown of the costs associated with our advice and the implementation of the strategies we recommend.

Our services are offered on a transparent fixed 'fee for service' arrangement based upon the level of complexity of your situation and the depth of our advice. Our fees typically range from $3,000 to $12,000 for our comprehensive advice presented within your financial plan.

To maintain our ongoing client care services (advice, service, and review), you may expect to pay ongoing fees from $3,000 per annum. All fees and charges are outlined in detail in your financial plan and some of these fees are tax-deductible.

The value of our advice

The real benefits of accessing qualified and experienced advice will vary from client to client. Ultimately, it's about the empowerment you achieve, which enables you to make good personal and lifestyle choices and appropriate financial decisions that suit you and your circumstances.

We act as your:

Mentor – Educating and communicating solutions and your outcomes.

Adviser – Interpreting complex issues, assisting your understanding, and implementing strategic solutions.

Project Manager – Helping to organise your financial life and working with other professionals to give you choices and the opportunity of achieving your life's aspirations.

Coach – Preventing you from making inappropriate financial decisions and helping you remain on track to building the lifestyle you deeply desire for now and your future.

This often means that:

- Investment returns can be improved through the right selection of investment types, asset allocation and investment structure, and continual review and advice.
- It's less likely that poor choices and mistakes will be made, that usually cost you money, through emotional or impulsive decisions.
- You save a great deal of time, energy and worry because we have taken away your commitment of looking after your own financial affairs, and by providing educated, experienced financial guidance.

Ultimately, this means you are more relaxed and comfortable with your circumstances, feel more in control, and enjoy peace of mind about your financial security.

What results have other clients seen?

Our financial planning process has helped clients achieve their financial and personal goals, along with additional savings from unnecessary income taxes and other often hidden, wasteful expenses.

For many retiree clients, we have successfully organised for them to receive Centrelink benefits for the first time or increased their existing benefits. These are benefits they would not have otherwise received. In many cases, we have arranged their affairs so that they receive most, or all of their retirement income tax free.

For other clients, we have ensured that their investment portfolios benefit from asset allocations that suit them as well as investment and planning strategies that match their own unique circumstances. In most cases this has meant improved overall results, which means they build their nest egg sooner.

Our clients often reduce their personal or business taxation, increase their long-term returns on invested money, have their finances structured in the most tax and social security effective manner, and reduce the administration burden and time commitment ordinarily associated with managing their finances and insurances.

Then there are family and business clients who are safe and financially secure in the event of unexpected accidents, illness, or other life tragedies striking because they have appropriate and properly structured personal and business insurance in place.

Our advice process is straightforward, and our strategies are clearly defined. The opportunity to see financial and personal benefits are made available before committing to a fee. We know that our methods and advice approach works because we have helped many individuals and couples who are more than just satisfied, they are thrilled, comfortable and confident about their financial future.

Our focus on creating clarity, confidence and certainty within the financial concepts and strategies we tailor is evident in our advice and knowledge process. Combined with our caring, empathetic staff, who all have the desire to create lasting partnerships, we all help to deliver a service which at its core aims to create real financial security and true peace of mind about your future.

Here’s what some of our clients have to say about working with Promenade Wealth Management

“I find David to be honest and trustworthy. He instils confidence and is very easy to work with. He takes time to explain the process patiently and with clarity, easily mixing a personal approach with a professional attitude”

Ray & Antoinette

“I have always found David to be very helpful. As a wheelchair bound client it is much appreciated that David comes to me for our regular meetings.”

Graeme

“David has been our financial planner since 2014. Having had 27 years in the finance industry I have a reasonable understanding of superannuation and financial markets, however David’s particular expertise, professionalism and highly personalised service in managing our superannuation affairs has provided my wife and I with a feeling of safety and peace of mind in retirement well above our expectations. David’s approach has always been one of availability, customised advice and importantly, to place our interests first and foremost, and we have no hesitation in recommending David to prospective clients seeking wealth management advice.”

Phil and Melinda

When I first started working with Promenade Wealth Management, I really didn't fully appreciate the services or value that financial advisers provide, or even what advice documentation they provided, such as a Statement of Advice (SoA). But since working with Josh, I now understand how the process works and how they help.

Josh has provided some sound options for personal insurance, including income protection, and Life and Total and Permanent Disability protection; and he has assisted in setting up an ongoing savings and investment account. I have appreciated that Josh was very approachable and friendly, and took time to explain the financial advice process as well as any questions I had about the SoA.

I now have a better understanding of the different types of insurance available and when each would be required. I also have peace of mind that my projected cash flow will help me achieve my financial goals. Having taken Josh's advice, I feel more comfortable in my investment strategy.

I recommend Promenade Wealth Management and Josh for their personalised advice, and the extra mile that they go to help their clients.

Jason

Now I have completed my professional studies, sorting my financial affairs has become more of a priority. Josh assisted me to identify goals, and has clarified targets to achieve in the coming years and provided a regular investment plan to help reach my savings goals. He also reviewed my cash flow, superannuation and insurance position. I felt that Josh really cared about my situation and ensured I understood the whole process. I now have peace of mind and a better understanding of my finances and feel equipped for the future knowing I have financial & lifestyle goals in place.

Ali

When is the best time to get started?

The sooner you start planning your financial future the more comfortable it will be, and we can make sure that you are not missing out on anything you may be entitled to. Engaging our services will allow you to spend more time with your family and friends, whilst enjoying your financial freedom. There's no time like the present to get started on achieving your lifestyle and financial aspirations.

Further Information

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