



AMGENT

WEALTH MANAGEMENT

Frequently Asked Questions

Introduction

Welcome to AMGENT Wealth Management's FAQ page. Below, you'll find expert answers to the most sought-after questions about financial planning, wealth management all based on what real people search for. Each answer reflects AMGENT's holistic, legacy-focused approach, demonstrating why partnering with us delivers clarity, security, and enduring value for your family and business.

General Wealth Management FAQs

What does a wealth manager do?

A wealth manager provides comprehensive advice that goes beyond investment management to cover estate planning, tax strategies, risk protection, succession planning, and intergenerational wealth transfer. At AMGENT, our approach integrates every facet of your financial life into a coordinated, long-term plan.

How is AMGENT different from robo-advisors or large institutions?

Unlike robo-advisors, AMGENT delivers high-touch, bespoke guidance. You work directly with senior advisers, not bots or junior staff. Our service is deeply personal, values-driven, and proactively adapts to your needs across business ownership, expat considerations, or complex family dynamics. Large institutions can be impersonal or siloed—our boutique model ensures expert attention and confidentiality.

Do I need wealth management if I already have an accountant or lawyer?

Good Question, while accountants and lawyers excel at compliance and narrow legal or tax issues, AMGENT bridges the gap, unifying your business, personal, and family strategies for complete asset protection and legacy planning. We coordinate with your existing advisers to ensure no detail is missed.

Using AI in Financial Planning

Can AI tools like ChatGPT provide financial advice?

AI platforms can offer information and run calculations, but they lack personalization, local expertise, and holistic judgement. Especially in Australia, only licensed professionals like AMGENT can deliver tailored plans. AI is a valuable tool—but for strategies involving super, pensions, cross-border rules, or legacy goals, you need human guidance.

What are the main benefits of AI in wealth management?

AI can enhance forecasting, automate monitoring, and help with investment research or portfolio analysis. However, AI should support, not replace, the hands-on expertise and relationship-driven advice provided by specialist advisers such as AMGENT.

What are the risks of using AI for financial planning?

AI can provide outdated or incorrect advice if you don't input current data or local regulations. There are also privacy and compliance issues—AI isn't regulated to give personal advice in Australia or handle nuanced family/business concerns. AMGENT uses AI as a support tool, but always delivers all advice through licenced, experienced professionals.

Most Searched Financial Planning Questions

How much do I need to retire comfortably?

This depends on your lifestyle, family needs, expected expenses, and goals for legacy. AMGENT guides you through scenario modeling, integrating business exits,

superannuation, pensions, and asset drawdown so you have clarity and peace of mind in your retirement plan. Ask us for a complimentary retirement simulation.

What is the best way to transfer wealth to my children or grandchildren?

AMGENT specializes in intergenerational strategies: from testamentary trusts to tax-effective gifting, superannuation management, and succession planning for business owners. Each plan is bespoke to your family's needs and values.

Are there tax strategies for business owners, professionals, or expats?

Absolutely. For business owners: succession, business exits, and structuring for asset protection and diversification. For expats: QROPS integration and cross-border compliance. For high-earners: advanced tax minimization, asset protection, and legacy structuring. AMGENT coordinates these across legal, tax, and family spheres for seamless outcomes.

Do I need to worry about AI bias or privacy when using online tools?

AI-generated advice can reflect data biases and lacks human discretion. Your confidential data may also be used in AI training unless you work with a provider who values your privacy. AMGENT uses AI for research and modeling, but never outsources decision-making or your sensitive data.

What are your charges?

Our initial statement of advice charges start at \$3,500 for simple plans as complexity rises and more area of advice are required then the fee will rise also based on time to research and prepare strategies and also our overall value provided to your financial situation. Our ongoing advice fees can also vary but could be a flat rate (minimum normally \$5,500), an hourly rate of \$330-\$550 or based on a % of the funds we manage or a combination of all 3. Importantly these fee are normally outweighed by the benefits that our clients receive in terms of savings tax, creating increased portfolio value or income streams to live off and general peace of mind, clarity in their financial situation and confidence in their retirement.

Also note that some of these charges may be tax deductible to you or your business .

Real Case Studies of AMGENT clients

Case Study 1: Business Owner (Age 55, Selling SME)

- Stepped away with a clear, tax-efficient exit using Small business CGT concessions to save nearly \$500,000 in potential Capital Gains Tax.
- Worked with owner for three years previous to maximise sale price received
- Diversified wealth outside the business, reducing personal risk.
- Retirement income is now reliable, lifestyle is secure, and succession is structured for family harmony.

Case Study 2: British Expat (QROPS Transfer)

- Safely transferred a £375,000 pension into the Australian system.
- Achieved tax efficiency, cross-border compliance, and a legacy plan benefiting both UK and Australian family.
- Ongoing, proactive stewardship as family's needs change.
- Avoided potential 40% inheritance tax on pension over £350,000.

Case Study 3: Professional (Doctor, \$1M Investable Assets)

- Streamlined all investments, insurance, and estate matters into one cohesive strategy.
- Gained clarity and confidence, freeing up more time for career and family \$priceless.
- Direct, boutique partnership provided both investment expertise and privacy.

Why Choose AMGENT?

AMGENT is a boutique, heritage-driven firm dedicated to clarity, loyalty, and legacy. Our core mission is to transform your financial complexity into simplicity and security. Here's why discerning business owners, expats, and professionals choose us:

- **360° Asset Protection:** Integration of business, family, and investments for robust protection.
- **Boutique Partnership:** Direct, ongoing access to senior advisers—not call-centre staff.
- **Global Expertise:** From UK expats and QROPS to Australian estate planning, our team bridges cross-border wealth.
- **Personalized Legacy Strategies:** Holistic planning for multi-generational wealth, business succession, and charitable giving.

- **Discretion and Trust:** Your privacy is paramount—and all advice is delivered independently and free from product bias.

AMGENT works alongside your accountant and lawyer to unify every aspect of your wealth and legacy strategy—ensuring no opportunity or risk is overlooked. Whether you're seeking to retire, sell your business, consolidate global assets, or protect your family legacy, AMGENT is the partner for the journey.

Discover more at AMGENT Wealth Management www.amgentwealth.com.au or explore our resources on cross-border pensions, succession for SMEs, and bespoke family office solutions. For additional information on regulated advice in Australia, see the [ASIC website](#) or the [ATO guidance on super and pensions](#).

Let AMGENT help you turn your values and achievements into a lasting legacy your family will thank you for.