shadforth

Executive Wealth Service

A strategic approach to employment benefits

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Empower your Executives with Clarity and Confidence

The competition for top executive talent is more intense than ever, with organisations investing significant resources to attract and retain high-performing leaders.

An executive's total remuneration package now goes far beyond base salary and bonuses. It often includes complex components such as share schemes, long-term incentives (LTIs), performance-based awards, and other variable elements. While these can significantly enhance overall wealth, they are often complicated and difficult to understand and value.

Introducing the Executive Wealth Service

The Shadforth Executive Wealth Service is an employer-funded program designed to help your C-suite and leadership teams understand the true value of their total remuneration package. Seamless and scalable, the service fits easily into your existing executive benefits offering.

Offered as part of their overall package, the service provides personalised financial analysis that enhances retention, boosts engagement and helps your leaders make informed decisions about their future.

The objective of the Executive Wealth Service is simple:

To help your leaders understand the value you already provide.

Benefits for Employers and Executives

The service provides numerous benefits for both employers and their senior management. For employers it strengthens transparency and reinforces the organisation's commitment to supporting its senior people. It also aids retention, reducing the disruption and costs associated with talent search and acquisition by helping leaders appreciate the value of the rewards already in place.

For executives, it provides clear personalised insights into their employee share and long-term incentive arrangements, helping them understand how their package works and how it may grow over time.

"Australian executives build most of their wealth via company-sponsored remuneration and benefit plans. We work closely with them to understand the nuances of their plan and maximise their benefit in ways that align with their lifestyle and career goals."

Terry Dillon – CEO, Shadforth

How the Program Works

Each participating executive receives guidance tailored to their circumstances. We explain how their equity schemes and incentive structures operate, outline vesting timelines, and provide a clear view of how their remuneration may evolve over coming years.

1 Discovery Session

A one-on-one session with a Shadforth adviser to explore current situation and career goals.

2 Analysis and Modelling

The adviser will analyse and model projections using sophisticated tools.

3 Presentation of the Personalised Executive Wealth Report

A second meeting to present and discuss the contents of the Executive Wealth Report.

4 Participants invited to complete short survey

Report prepared based on survey results and provided to employer.

Step 1 Discovery Session

The executive attends an initial meeting with a Shadforth adviser to review their current situation and discuss financial considerations including:

- Their lifestyle and career goals.
- Remuneration structure and equity participation.
- Performance hurdles and vesting schedules.

Step 2 Analysis and Modelling

Using these insights and their expert understanding of the company's benefits scheme, the adviser employs sophisticated modelling and projection tools to generate a detailed report known as the Executive Wealth Report. This personalised report brings everything together including:

- Current and projected variable remuneration
- Future share allocations and vesting values (across a range of market scenarios)

The report also outlines relevant tax considerations and possible strategies to manage liabilities so the executives can plan with confidence.

Step 3 Presentation of the Executive Wealth Report

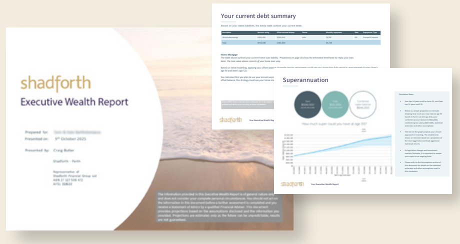
The adviser and executive meet to walk through the final report in detail and discuss key findings.

Some of the key take outs for executives include their current balance sheet, how their wealth might grow over time, and what they might leave on the table should they choose to change employment.

The Executive Wealth Report provides answers to key questions including:

Executive Wealth report

Provides answers to these key questions:



1. Core wealth
What is my current net worth path?

2. Variable Remuneration
How do my variable remuneration programs work and what is the potential value of my LTIP, factoring in vesting schedules, tax implications and share price variability?

3. Investment strategy
How do asset classes and portfolio construction principles influence long-term returns and risk exposure?

4. Budget and Cash Flow
What does my current cash flow picture look like –including income, expenses and available capital?

5. Debt Management
When could I pay off my home loan?

6. Superannuation
How much super could I have when I retire?

7. Ownership structure
What types of ownership structures are there for investments, and what are the implications of each?

8. Insurance
What insurance do I have and what insurance can help protect against unexpected financial disruption?

9. Estate planning
What estate planning tools exists to help ensure a smooth distribution of assets in the event of death?

Step 4 Participants invited to complete short survey

Following delivery of the Executive Wealth Service, participants will receive a simple survey.

A report is prepared and provided to the business outlining participant feedback and satisfaction.

The Executive Wealth Report provides answers to key questions and helps recipients plan with clarity and confidence.

Why Shadforth?

Shadforth is a leading financial advice business that has been servicing the personal advice needs of Australians for over 100 years. We are the largest fiduciary-certified firm in the country and one of the most awarded in the industry.

In 2024 and 2025 Shadforth was the most recognised firm in the Barron's Top Adviser awards with over 25 of our advisers honoured.

We have been offering the Executive Wealth Service to blue chip organisations for more than 25 years, helping to guide executives and senior managers to make informed decisions for their future. Our expert advisers are experienced in both Australian and International employee equity-linked schemes.

The following organisations are among those who have benefitted from our Executive Wealth Service.

Woodside clough RioTinto

Find out more

If you would like to explore how the Shadforth Executive Wealth Service could support your business, please contact Shadforth at contactus@sfg.com.au or speak to your MLC Relationship Manager.

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Important information

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