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Persona

Business owner

Audience snapshot

These owners run established, privately held companies turning over $3M to $5M (ideally higher). They employ staff and have left the start-up phase far behind. These individuals are typically married and hold strong family values: some still have children living under their roof, others may have adult children who now have families of their own.

Sector varies—manufacturing, agriculture, construction, healthcare—but passion for their area of expertise is the common thread. They thrive on financial wins, the thrill of making deals, and the opportunities afforded by success (such as being there for those big family moments). While time is their scarcest asset, many admit they are “busy, not productive”, stuck in the day-to-day of the business when they should be steering the business from a broader picture perspective.

Their growth has led to complexity—they may have, or have the need for, different structures. They’re looking for advisers who can tame that web, are future-focused like they are, and can provide the financial expertise to help them solve complex problems or pursue opportunities.

At heart, they are natural networkers and social people. They enjoy good conversations and swapping ideas with those in their circle—whether it’s over a long lunch or out on a fishing trip.

The business owner audience is represented by the target audience persona, Phil Carter. Phil is a fictional person who embodies the core characteristics of the target audience. By getting to know Phil, staff involved in marketing and sales can better empathise with his situation and thus craft approaches, services, and communications that are more likely to resonate.

Meet
Phil Carter

Age:	43
Location:	Sunshine Coast
Marital status:	Married
Family:	Married to Sarah (41) for 15 years. Together they have daughter Grace (13) and son Alex (11).

Ulton services he engages
- Business services and advisory
- Tax planning
- Structuring advice
- *Extension: Wealth management*
- *Investments*
- *Insurance advice*

Business
- Carter Fabrication
- 10 employees
- Revenue: $4.5M
- His wife Sarah is also instrumental in the business

Personality
- Charismatic
- Plain-speaking and direct
- Ambitious (eager to improve and succeed)
- Appetite for big picture education

Motivators
- Improve net wealth position
- Leave a well-run company his children *may* want to step into someday
- Provide financial security for the wider family

What's important to him?
- Family
- Mutual trust
- Integrity

What keeps him up at night?
- "What if?" financial questions
- Setting the kids up "right"
- Funding growth without overstretching
- Mulling over his own end game

Dislikes
- Paperwork
- Poor communication/service
- Empty promises
- Technology issues
- Outcomes that don't align with what was expected
- Telling his story repeatedly

Pain points
- Inconsistent cash flow
- Supply chain issues and inflating costs of materials
- Finding, training, and keeping good people
- "Spreadsheet blindness" (lots of data with no clear picture)
- Unsure how to delegate authority without losing control
- Elusive work–life balance

Things he says/thinks
- "I don't know what I want but it's not this"
- "I made this much profit, but where is the money?"
- "When will we start seeing the real payoff?"

Quirks
- Week-day Prado driver; restores classic Mercs in his downtime when he gets it
- Hosts an annual staff and family barbecue

Interests
- Socialising with friends and family
- Boating, camping, fishing
- Dining at nice restaurants
- Big sporting and music events

The problems Ulton helps Phil solve
- Profitability
- Structuring/growth plans
- Risk management
- Business efficiencies
- Tax management

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Persona

HNWI

Audience snapshot

Individuals or couples with $5M–$50M in net assets*—often ex-business owners, senior executives, or long-term primary producers. Wealth is diversified across operating companies, property portfolios, SMSFs, and other assets/structures.

They remain hands-on for big calls but outsource detail. They want clarity, control, and continuity. Their priorities centre on preserving and growing capital, maintaining a comfortable lifestyle, and preparing the next generation to manage money wisely. Complex structures like family trusts, SMSFs, investment companies benefit from connected advice that bridges the gap between the different financial arenas and cuts out the administrative hassle.

They will happily pay for things they justify as valuable, such as quality of service, proven expertise, and a single relationship lead who orchestrates professional services, speaks plainly, and flags issues well before they become problems.

The HNWI audience is represented by the target audience persona, James Whitlam. James is a fictional person who embodies the core characteristics of the broader target audience. By getting to know James, staff involved in marketing and sales can better empathise with his situation and thus craft approaches, services, and communications that are more likely to resonate.

*(those with $50M–$100M are considered ultra-HNWI)

Meet
James Whitlam

Age:	60
Location:	New Farm, Brisbane
Marital status:	Married
Family:	Married to Sue (58) for 35 years. Together they have daughter Ella (32, architect) and son Dan (29, consultant). James and Sue's first grandchild is due in 2 months.

Ulton services he engages
- Wealth management
- Tax advisory
- Superannuation
- Estate planning

Business
- Founded Whitlam Mining Services
- Sold majority stake three years ago for $20M but retains 10% and a seat on the board
- Net assets: $35M in various assets and structures

Personality
- Charismatic
- Confident
- Measured

Motivators
- Keep a generous pool of capital to fund travel, family gatherings, and occasional splurges
- Equip Ella and Dan to handle wealth without entitlement. Wants to help them be financially secure *and* savvy
- Ensure the next generations are set up for success

What keeps him up at night?
- "Are my structures airtight if something happens to me?"
- Fear of a poorly timed tax event stripping capital he thought was safe
- Market shifts

What's important to him?
- Lifestyle that balances work, adventure, and time with loved ones
- Mutual trust
- Forward planning
- Financial responsibility for his family
- Fiscal responsibility
- Philanthropy

Dislikes
- Paperwork
- Jargon
- Reactive service
- Technology issues
- Outcomes that don't align with what was expected
- Being forced to tell his story yet again because advisers don't talk to each other
- Needing to repeat himself

Pain points
- Fragmented guidance from different professionals (e.g. accountant, lawyer, investment manager) working in silos
- Complexity across trusts, companies and SMSF with no single view of the whole picture
- Unclear strategy for passing assets to the children
- Difficulty carving out time to review everything regularly and still enjoy life

Things he says/thinks
- "Hard work deserves success"
- "Attitude is gratitude"
- "Think about what we could gain, not just what we could lose"

Quirks
- Keeps a Tesla Model X in the garage for city driving but has a sailing yacht moored down south
- Holds Qantas Chairman's Lounge status ("best lounge coffee in the country")
- Has a share in a Brisbane racehorse syndicate

Interests
- Fine Australian art
- Long-haul travel (business class minimum)
- Vineyard weekends with family
- Sailing regattas and big-ticket cricket matches
- Quiet mornings with The Australian and a flat white

The problems Ulton helps James solve
- Sophisticated tax issues that come with complex structures
- Structuring and asset protection so wealth is resilient across generations
- Wealth-transfer planning
- Cash-flow mapping
- Regulatory compliance
- "What-if" scenario modelling so market, health, or family shocks don't derail goals

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Persona

Business owner (Farmer)

Audience snapshot

Jack is an established, high-net-worth farmer with complex financial and operational structures. His wealth spans both farm assets and off-farm investments. Farming is more than a business to him—it is a lifelong passion and a legacy for the next generation. Jack operates a diversified farming enterprise in the near the North Burnett region, combining grain production and beef cattle with a small avocado orchard. The mix helps spread risk across seasons and markets, but also adds complexity in management, cashflow, and taxation. Jack often uses family trusts or SMSFs to manage wealth across generations.

Over the years, Jack and his family have worked tirelessly to grow their farm, and with that growth has come increasing complexity. Balancing the demands of day-to-day operations with long-term wealth planning requires careful consideration of risk, regulation, and market conditions. He seeks advisers who truly understand both the agricultural and financial landscapes, including commodity markets, trade, and climate-related risks.

At heart, Jack is a deep thinker. The hours he spends on the tractor or walking the paddocks give him space to consider big-picture issues, such as how to ensure the farm thrives for generations, how to balance reinvesting in the farm versus building off-farm wealth, how to protect his family from unforeseen events and the kind of legacy he wants to leave, not just financially, but for his community and country. He is values-driven, visionary, and patient, often planning in decades rather than years. While he is willing to take calculated risks in farming innovations, he approaches wealth decisions with thoughtfulness and care.

Meet
Jack Thompson

Age:	58
Location:	Bundaberg region, Queensland
Marital status:	Married
Family:	Married to Sally. Together they have two adult children Connor (22) and Max (19).

Ulton services he engages
- Wealth management
- Investments
- Superannuation and SMSFs
- Succession and estate planning
- Insurance advice
- Business services and advisory

Business
- Thompson Citrus
- 350 hectares
- Revenue: $5M+
- His wife Sally is also involved in operations. Connor and Max also starting to take intrest in the farm

Personality
- Thoughtful and strategic
- Risk-taker but careful
- Values trust and expertise
- Long-term thinker

Motivators
- Protecting the family farm for the next generation
- Maximising off-farm wealth without compromising the business
- Ensuring financial security for family and community

What's important to him?
- Leaving the land and community better than he found it
- Innovation and productivity
- Family legacy and succession
- Trust and relationships

What keeps him up at night?
- "How do I make sure my hard work benefits my family?"
- "Am I making the right investment decisions off the farm?"
- "How do I protect my legacy through the next generation?"

Dislikes
- Red tape and excessive paperwork
- Generic advice that doesn't understand farming complexities
- Advisors who lack long-term strategic vision

Pain points
- Balancing on-farm investments with off-farm wealth creation
- Succession planning and protecting business continuity
- Navigating complex tax structures and superannuation strategies
- Managing risk in volatile markets, climate, or geopolitical environments

Things he says/thinks
- "Is super actually worth it for me?"
- "How do I protect my farm for future generations?"
- "Should I diversify into property or other assets?"

Quirks
- Enjoys thinking while on the tractor or walking paddocks
- Reads widely on farming innovations and global markets
- Often mentors younger farmers
- Advisors know to only call Jack early morning or in the afternoon

Interests
- Community events and agricultural shows
- Family holidays and rewarding hard work
- Sustainable farming initiatives

The problems Ulton helps Jack solve
- Wealth preservation and growth off-farm
- Succession and estate planning
- Tax-efficient investment strategies
- Risk management across farm and personal assets

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Persona

Wealth Management (Professional)

Audience snapshot

Emma Lewis is a high-income professional, such as a doctor, senior lawyer, or executive, who has built substantial wealth through her career. Her life is complex, balancing career demands, family responsibilities, and investment management. Emma's wealth includes salary, superannuation, property, and other personal investments, and she often seeks guidance on how to structure and grow it effectively while managing risk.

Emma is time-poor and values advice that simplifies decision-making. She wants an adviser who understands both her professional pressures and personal goals, someone who can proactively identify opportunities, manage risks, and coordinate strategies across her investments, super, and estate planning. While she is capable of making informed decisions, she values a trusted partner to guide her through complex choices, from retirement planning to protecting her family's financial future.

At heart, Emma is a thoughtful and strategic planner. She wants to ensure her hard work supports her family, provides security, and creates opportunities for the next generation. She is forward-thinking, balancing ambition with a desire for long-term stability, and appreciates advisers who ask the right questions and help her clarify priorities.

Meet
Emma Lewis

Age:	42
Location:	Brisbane, Queensland
Marital status:	Married
Family:	Married to Daniel Lewis 44 years old and their children—Sophie (12) and Noah (9) Children attend private schools Emma's family life is important to her, and she often seeks strategies that will protect and support them while also maintaining flexibility for her own career and lifestyle choices.

Ulton services she engages
- Wealth management
- Investments
- Superannuation and SMSFs
- Estate planning
- Insurance and claims
- Concierge service

Personality
- Analytical and strategic
- Values efficiency and trusted relationships
- Long-term thinker

Motivators
- Achieve financial independence
- Protect family and future lifestyle
- Simplify complex financial decisions

What's important to her?
- Career progression and personal achievement
- Family security and legacy
- Trusted advisers who understand her busy life

What keeps her up at night?
- "Am I making the right financial moves for my family?"
- "Will my wealth strategy keep pace with my lifestyle and goals?"

Dislikes
- Overly technical or opaque advice
- Time-consuming financial management tasks
- Lack of proactive support from advisers

Pain points
- Complex investments and tax structures
- Balancing career, family, and lifestyle
- Long-term financial planning and retirement readiness

Things she says/thinks
- "I don't have time to deal with this myself."
- "Am I on track for the future I want?"
- "How can I protect my assets from unforeseen events?"

Quirks
- Early morning workouts or meditation
- Enjoys travel and cultural experiences

Interests
- Family activities and education
- Health, wellness, and travel
- Professional networking

The problems Ulton helps Emma solve
- Wealth preservation and growth
- Tax-efficient structuring
- Superannuation and retirement planning
- Risk management and insurance advice

ulton

Persona

Wealth Management (HNW Business Owner)

Audience snapshot

Phil Carter is a successful, high net-worth business owner running an established company with revenue in the $3M–$5M range. He has moved well beyond the start-up phase, employing staff and delivering consistent results. His wealth now extends beyond the business, including personal investments, off-business assets, and long-term succession considerations.

Phil's life is complex. He balances business operations with family responsibilities, retirement planning, and managing investments and tax obligations. With multiple structures in place, such as family trusts, SMSFs, and property holdings, he faces challenges in coordinating his wealth strategy. He seeks advisers who understand this complexity and can simplify decision-making while protecting his wealth and future.

At heart, Phil is a strategic thinker with a long-term perspective. He enjoys tackling challenges and making informed decisions, whether expanding the business or protecting family wealth. While he takes risks in business, he prefers measured growth for personal assets and values advisers who see the bigger picture, ask the right questions, and align guidance with his family, business, and personal goals.

Phil is also people-oriented, enjoying networking and social connections over lunches or fishing trips. Despite a busy schedule, he prioritises time with his wife, Sarah, and their children, Grace and Alex, keeping family central to his decisions.

Meet
Phil Carter

Age:	43
Location:	Sunshine Coast
Marital status:	Married
Family:	Married to Sarah (41) for 15 years. Together they have daughter Grace (13) and son Alex (11).

What's important to him?
- Family and legacy
- Trust and integrity in advisers
- Long-term financial security

What keeps him up at night?
- "Am I setting my kids up for the future?"
- "How can I fund growth without overstretching?"

Dislikes
- Paperwork and bureaucracy
- Poor communication
- Advisors who don't understand the bigger picture

Pain points
- Inconsistent cash flow
- Managing risk while growing business
- Delegating authority without losing control
- Work–life balance

Ulton services he engages
- Business services and advisory
- Tax planning
- Structuring advice
- Wealth Management
- Investments
- Insurance advice

Business
- Carter Fabrication
- 10 employees
- Revenue: $4.5M
- His wife Sarah is also instrumental in the business

Personality
- Charismatic
- Plain-speaking and direct
- Ambitious (eager to improve and succeed)
- Appetite for big picture education

Motivators
- Protecting personal and family wealth
- Leaving a legacy business
- Funding family aspirations

Things he says/thinks
- "Where is the money I've made?"
- "What am I trying to achieve with all this?"

Quirks
- Restores classic cars
- Hosts staff and family events annually

Interests
- Boating, fishing, camping/ caravaning
- Socialising with peers and family
- Dining at nice restaurants
- Big sporting and music events

The problems Ulton helps Phil solve
- Structuring and growth planning
- Risk and cash flow management
- Tax efficiency and business succession
- Off-business wealth creation