

Our Financial Services



There is any number of reasons people might need a financial adviser or financial planner. You could be in a strong position financially, need help managing your money or you're planning to retire or invest, the list goes on.

Consider your own situation – you don't need to be wealthy to need financial advice! Unless you have the time and knowledge, it is always useful to seek professional advice on financial planning. If you don't know the answers to the following questions, you would benefit from seeking professional financial advice.

Superannuation - Get to know your super

Superannuation is your retirement nest egg – it is what you will live on after you finish work. Although you may think that is many years away, getting it well organised now can actually make you thousands more for your retirement.

Questions to ask yourself:

How is it invested? How much are you paying in fees? How risky is it? What insurances are you paying for? Does it have the features you are looking for? Should you be investing more for your retirement savings, and do you know why super can be a tax effective way to save? What options are you using for contributions and is it the most tax effective way for you? Are your beneficiary nominations up to date?

Retirement Planning

Retirement planning is essential to ensure you have the right strategies in place for a comfortable retirement.

Questions to ask yourself:

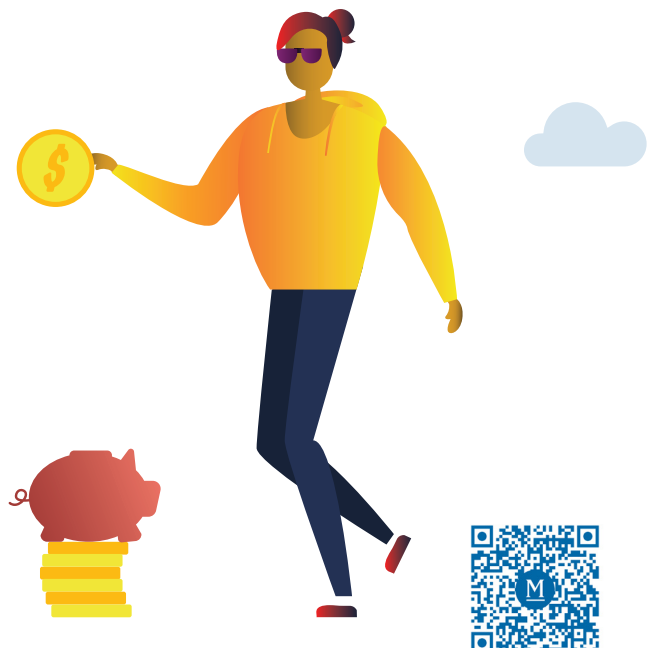
When can you retire? Do you have enough savings to retire? What Centrelink benefits will you qualify for and when? Do you want the government to set rules over when you can access your retirement funds? What can you do prior to retirement to boost your nest egg? Will your funds last long enough to fund how you would like to live in retirement? Should you take leave entitlements as a lump sum or continue to use up leave? What happens if a member of a couple passed away?

Wealth Creation/Growing Assets (Investments)

There are a lot of options out there for investing your money. Our qualified Financial Planners are equipped with all the latest knowledge to suit your situation.

Questions to ask yourself:

Do you have money sitting in a bank account that isn't working for you? Should you be paying off debt or putting funds into savings? Are you invested in assets that suit your time frame, your need for income or building assets that can grow in value over time? How would you like your financial position to look in 3,5,10 and 20 years time? Are you missing out on opportunities to reduce tax or maximise your surplus income? Do you know how much you need to spend and how much available income you have to save? Are you selling a business or assets to fund your retirement and how should you invest the proceeds?





Michelle

Kylie

Lynde

Fiona

Jessica

Personal Protection Insurance (Personal & Business Insurance)

We all need to protect our future interests. Personal insurance is about helping to protect yourself, your family and your future financial stability should an event such as death, sickness or disability occur. You probably have insurance for your home and car, but have you thought about protecting one of your greatest assets – your ability to earn an income?

Questions to ask yourself:

What happens if you are sick or injured and can't work for 3 months, 12 months, or ever again? Who will pay your mortgage or rent, your living expenses and support your dependents? Do you have insurances in super? What will that cover you for? Is it enough? What if you or your partner were diagnosed with cancer and needed funds for medical treatment or to attend rehab in a capital city that is 400km+ from your home support? How can you protect yourself in these situations?

Aged Care

It is important to start planning for this at least 5 years before potentially worrying about an aged care home in order to access some financial planning strategies.

Questions to ask yourself:

Is someone you know approaching or experiencing their 'frail years'? How can you help them to plan for quality of lifestyle and care when needed? How do you access government subsidies and make care affordable and less financially stressful when the need arises? Good financial planning can help you access your own financial resources and will give greater choice and control, taking pressure off family when a crisis occurs.

Other Financial Planning Services

- Do you want to know more about self-managed super funds and if this is suitable for you?
- Do you need assistance with Centrelink/Veterans' Affairs?
- Do you want to learn more about investing in shares or exchange traded products?
- Do you need business insurance to cover fixed costs if you are a sole trader and unable to work?
- Do you want help with budgeting and cash flow management?
- Do you need to review your assets and investments to ensure your estate plan is in order?
- Will your investment go to the right people and what tax might apply to your estate?
- Do you want assets can bypass your will and therefore not be subject to contesting?

Your overall Wealth Plan

Most Clients tell us this is the most important part of what we do as Financial Advisers. We can build you a plan that takes into consideration all of the areas discussed in this document along with your short, medium and long term goals. We can help you uncover these goals and show you how they can then be achieved. That way you know that you can have that overseas holiday now and not hinder your longer term financial security. You know you can reduce your working hours prior to retirement and still achieve the retirement you want. Or whatever goal you have we can help you work through what you need to do to achieve it.

Contact our friendly and experienced Financial Planning Team to see how we can assist you today.

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