

Advisory Services Outline

Our financial services are personalised to our clients needs. We can provide a total financial solution or alternatively advice can be limited to a particular service, depending on your situation.

Financial Planning Advice

Wealth Creation

- Gearing & lines of credit
- Margin lending
- Debt management strategies
- Savings plans (inc. education) & cashflow planning
- Superannuation strategies

Retirement Planning

- Projections & modelling based on retirement income needs
- Planning: 5, 10, 20 years from retirement
- Superannuation strategies
- Pension planning, inc. accumulation to pension phase

Finance

- Residential home loans
- Commercial property finance

Estate Planning & Asset Protection

- Strategy & plan for the transfer & protection of assets
- Review of existing structures & wills
- Advice on potential structures
- Control of assets (both now & in the future)
- Powers of attorney & guardianship
- Co-ordination of overall process, inc. Lawyers

Investment Advice

- Portfolio construction: individually tailored portfolios
- Ongoing management & portfolio review service
- Direct Equities: Advice on ASX listed Securities & IPO's
- Property: ASX listed property trusts / infrastructure
- Hybrid Securities: ASX listed Securities
- Fixed Interest: Term Deposits & Bonds
- Cash & Cash Management Accounts
- Managed Funds (Asset Class specific & International exposure)
- Sophisticated Investor Service, inc. Alternative & Unique Investment opportunities

Life Insurance & Wealth Protection

- Income protection
- Term life insurance
- Total & permanent disablement & trauma cover
- Business expenses insurance
- Key man insurance
- Group insurance

Superannuation including SMSF's

SMSF

- Investment strategy & strategic planning advice
- Trust deed review
- Establishment of a SMSF
- Superannuation consolidation & rollovers
- Lost superannuation retrieval
- Structuring of Insurance through superannuation
- Pension planning, inc. accumulation to pension phase
- Single fee covering accounting, tax, compliance and advice

Personal

- Investment strategy & strategic planning advice
- Superannuation consolidation & rollovers
- Lost superannuation retrieval
- Structuring of Insurance through superannuation
- Pension planning, inc. accumulation to pension phase