



What is Financial Planning?

The aim of financial planning is more than just managing your savings and investments. It's about helping you plan for a future lifestyle that is as good as it can possibly be. You work hard so why not make sure your money is working as hard as you are.

Whether you are in your carefree 20s, consolidating 30s, comfortable 40s or cruising 50s, the advice of a professional financial planner can be critical in helping you achieve your financial goals by developing a strategy that will work for you.



How financial advice can help you

Financial advice can make a big difference at every stage of life.

A financial planner can help you with different investment strategies for different circumstances, such as:

- Managing your investments tax-effectively
- Saving for a home
- Planning for the costs of marriage and the benefits of combined income and savings
- Making your income go further by investing wisely
- Structuring your assets effectively if you are self employed
- Planning for a family and the loss of a regular salary whilst on maternity leave
- Helping you to make the most of your superannuation opportunities
- Planning your finances following a redundancy or when changing jobs
- Making the most of a maturing term deposit or a financial windfall, such as an inheritance
- Maximising your eligibility for Centrelink benefits
- Planning the retirement lifestyle you want

