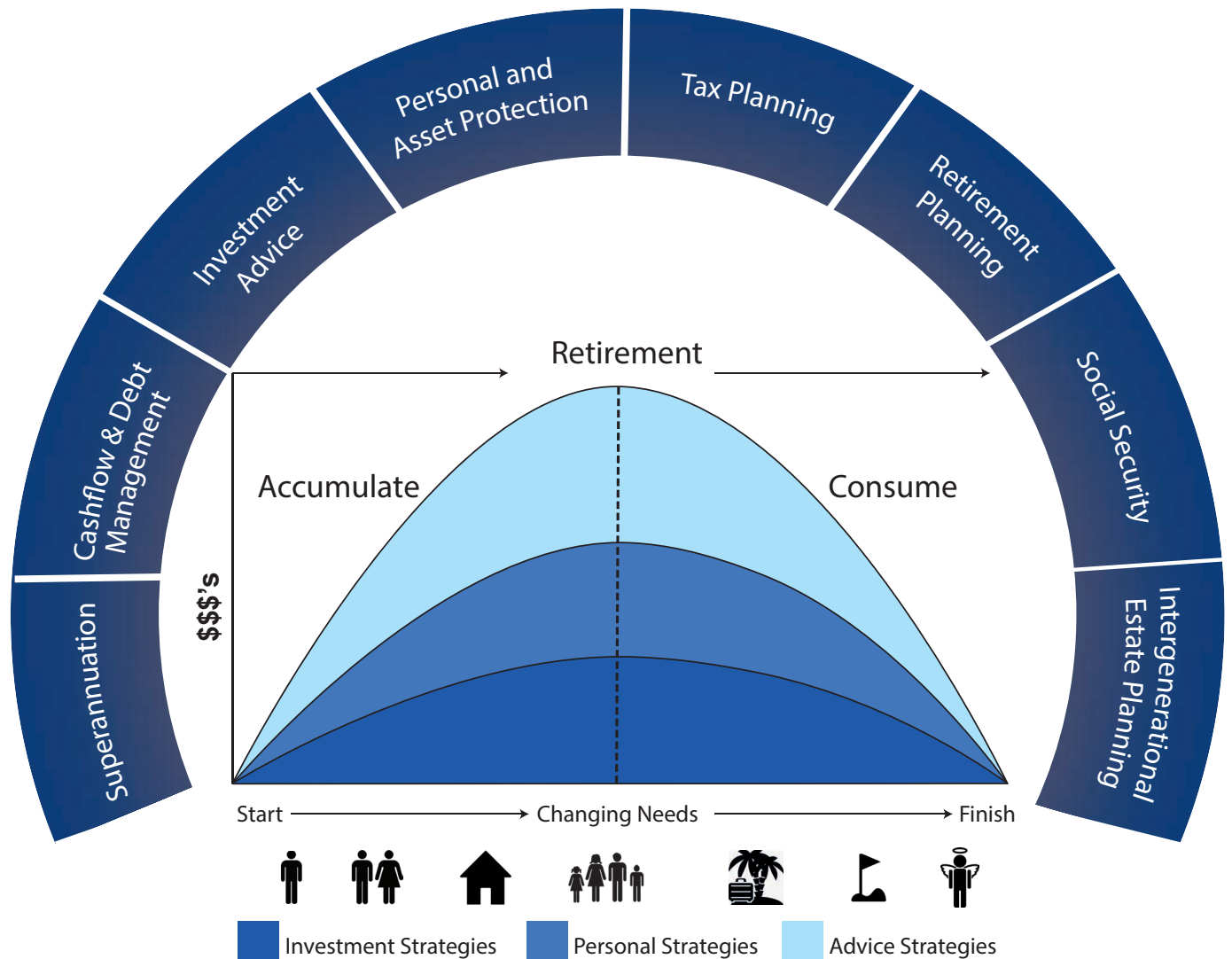


Financial Planning at every stage of your life



Superannuation

- Consolidation
- Salary sacrifice
- Spouse contribution
- Re-contribution
- Transition to retirement
- Non-concessional
- SMSF

Cashflow & Debt Management

- Consolidation of debt
- Home loan offset
- Repayment frequency
- Debt recycling
- Deductible vs non-deductible

Investment Advice

- Investment planning
- Gearing - good options
- Dollar cost averaging

Personal & Asset Protection

- Emergency fund
- Income protection
- Death, disablement, trauma

Retirement Planning

- Transition to retirement
- Income streams
- Home equity drawdown
- Tax effective investment options

Tax Planning

- Tax effective strategies
- Tax effective investment options

Social Security

- Asset / income tests
- Pension exemptions
- Allowances / support
- Age Pension

Intergenerational Estate Planning

- Wills
- Beneficiaries
- Powers of attorney
- Testamentary Trusts
- Superannuation / SMSF

“Making a difference to each life globally”