



Budget



+ wealth + security

Booster

September 2014

Achieving your lifestyle goals with us

The aim of financial advice is more than just better management of your investments. It's ensuring that your future lifestyle is as good as it can possibly be.

Whether you are in your carefree twenties, consolidating thirties, comfortable forties or cruising fifties, the guidance of a professional financial adviser can be critical to helping you achieving your financial goals and making sure you have enough to spend in your future years.

We can set you on the right path, by talking to you about your present circumstances and your aspirations, then recommending a strategy that will meet your needs.

A financial adviser can provide guidance in the following areas:

- Tax-effective superannuation strategies;
- Investment advice, including shares, tailored for your needs;
- The financial implications of changing jobs, redundancy and early retirement;
- The most effective way to invest an inheritance or windfall;
- Centrelink and retirement planning strategies;
- Making sure you have adequate insurance to protect your family; and
- Wills and estate planning.

We want you to have a successful financial future, so please call us today so we can talk about your options.

This communication has been prepared on a general advice basis only. The information has not been prepared to take into account your specific objectives, needs and financial situation. The information may not be appropriate to your individual needs and you should seek advice from your financial adviser before making any investment decisions.

Your local adviser office is located at:

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