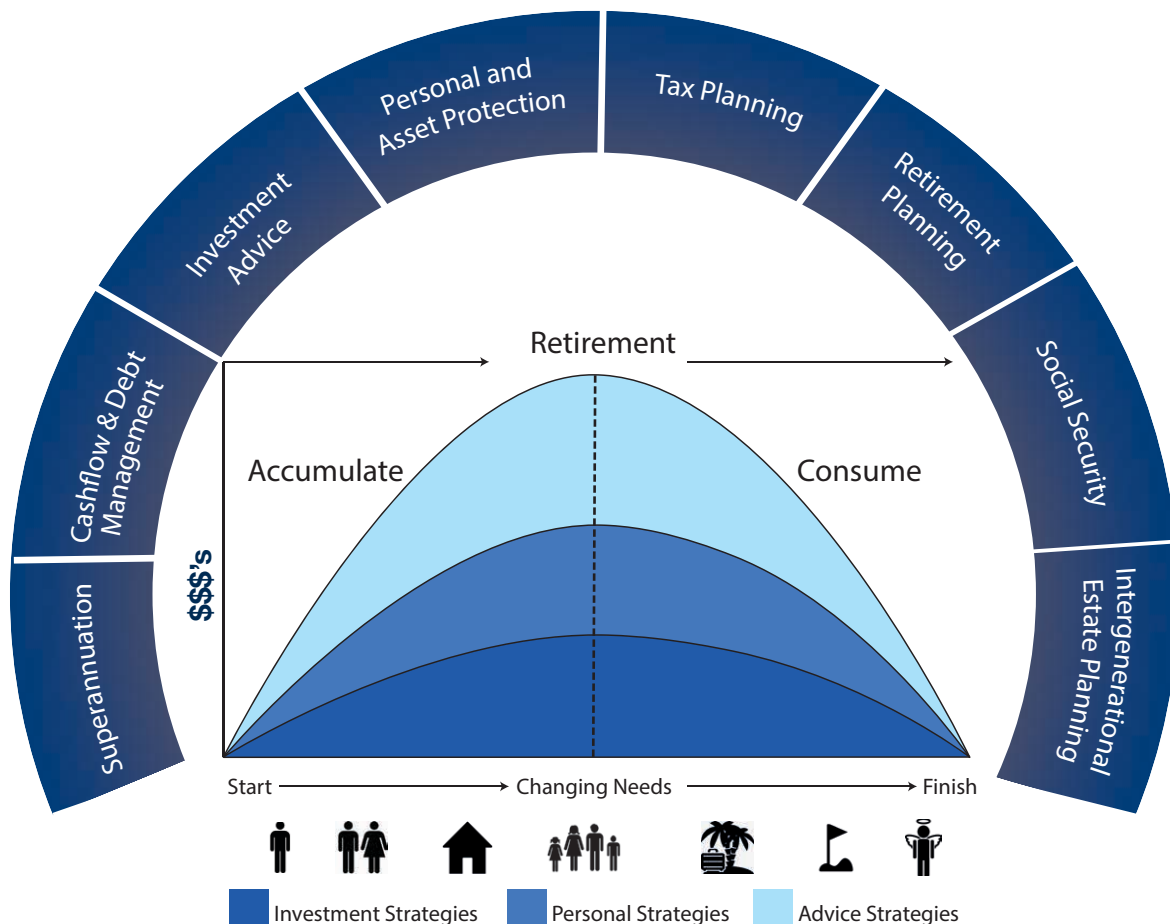


# Financial Planning

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