

Services	Description of Service	Client Group
Superannuation	<ul style="list-style-type: none"> ▪ Making the most of super contributions or investments, through strategies such as: <ul style="list-style-type: none"> ○ Consolidation of multiple funds, to save on fees ○ Salary sacrifice & save tax ○ Spouse contributions ○ Government co-contributions ○ Reviewing where your super is invested 	<ul style="list-style-type: none"> ▪ Anyone working or self-employed, aged 20's to 60's.
Lending & Refinance, Home Loans	<ul style="list-style-type: none"> ▪ New loans or increases to existing loans ▪ Refinancing or consolidating debts ▪ Strategies to pay off loans faster 	<ul style="list-style-type: none"> ▪ Anyone aged 20's, 30', 40's
Personal Loans	<ul style="list-style-type: none"> ▪ Access to quick cash to meet specific expense needs 	<ul style="list-style-type: none"> ▪ Employed or self-employed
Equipment Finance	<ul style="list-style-type: none"> ▪ Acquiring: vehicles, office equipment, machinery 	<ul style="list-style-type: none"> ▪ Self Employed
Reverse Mortgages	<ul style="list-style-type: none"> ▪ Using home equity to fund cashflow needs 	<ul style="list-style-type: none"> ▪ 60's+
Retirement Planning	<ul style="list-style-type: none"> ▪ Planning for retirement, using different strategies and investment products, reviewing: <ul style="list-style-type: none"> ○ Assets & Liabilities ○ Assessing income requirements 	<ul style="list-style-type: none"> ▪ 40' - 60's, including Self Employed
Savings & Investments	<ul style="list-style-type: none"> ▪ Maximising savings and investments ▪ Investment of extra cash or capital windfalls ▪ Establish a savings plan ▪ Managing investment portfolios 	<ul style="list-style-type: none"> ▪ Anyone saving to pay large expenses, school fees, renovations,
Personal Insurance & Risk	<ul style="list-style-type: none"> ▪ Ensuring the right amount of cover is in place ▪ Reviewing existing or new cover needs across: Life, Income Replacement & Trauma 	<ul style="list-style-type: none"> ▪ 20's, 30's, 40's
Estate Planning	<ul style="list-style-type: none"> ▪ Ensuring affairs are in order across: <ul style="list-style-type: none"> ○ Wills and Powers of Attorney for Medical, Financial, Guardianship ○ Protecting assets ○ When family members needs care or is incapacitated 	<ul style="list-style-type: none"> ▪ 20's - 60's ▪ Self Employed ▪ Families ▪ Singles ▪ Grandparents
Aged Care	<ul style="list-style-type: none"> • Funding Aged Care costs: in-home or external • Financial & social security implications of Aged Care decisions ... 'how to get it right' • Accessing the right type of Care: residential care, respite care, catering for transition arrangements 	<ul style="list-style-type: none"> ▪ 20's – 60's, including Self Employed, who need Care for a family member or themselves.