Country Financial Directions

Achievers

A financial need at a point in time

We recognise that not everyone will want to go through a full financial planning process. For many people; they will have a specific financial planning need they want to address.

Making the right decisions now could have a huge impact on your future lifestyle.

Our advice to you, focuses on achieving one financial need at a point in time. This is often your highest priority or the most urgent area of concern you have asked us to consider.

We will work with you to provide professional personalised advice in one of the following areas:

Your superannuation

The smart way to invest

- Ease of management through to retirement
- Concessional Centrelink assessment
- Potential eligibility for government co-contribution and rebates
- Flexibility
- Greater diversification
- Protection from creditors
- Estate planning flexibility
- Integrate your insurances within superannuation
- A tax effective vehicle to accumulate longer term wealth

OR...

Protecting yourself

Your personal insurance

- Protect your family, your future and your ability to earn an income
- Peace of mind knowing your family would receive a helpful lump sum in the event of your death or total disablement
- Protection in the event of suffering a major trauma, such as a stroke or cancer
- If you run a business, there are insurance plans that can protect the business and keep it going if you were unable to run it

OR...

Estate Planning

- The right funds, in the right hands at the right time.

OR...

Investments

Invest in your future

- Understand your attitude towards risk
- Strategies to balance risk and return
- Investing regularly to average the price you pay for your investments
- Accumulating funds through gearing, put simply, borrowing to invest
- Plan for your children's education
- Build and protect wealth
- Tax minimisation strategies
- Saving for a holiday or home renovation
- Diversifying your investments to reduce risks
- Building a personalised investment portfolio

OR...

Planning your retirement

Your future lifestyle

- Retirement aims
- Optimising your retirement income
- Specialised solutions for your superannuation
- Assess your attitude towards investment risk
- Liaison with other professionals including your accountant and solicitor
- Releasing your wealth by unlocking home equity
- Linking current investments to your retirement analysis
- Tax planning strategies
- Maximising potential Centrelink entitlements
- Age pension
- Transitioning to retirement

Our advice process is to:

- Meet with you for an initial discussion.
- Collect all the information we need from you.
- Help you identify your goals and current financial position.
- Consider strategies and issues, then develop and present you with written recommendations.
- Discuss these recommendations with you.
- Implement the agreed recommendations.
- Monitor in conjunction with our service packages.

Implementation

Implementation of our advice is critical to the success of your financial plan. Upon agreement of the Statement of Advice we will act on your behalf to ensure your plan is in place.

Contact Us

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