



# Country Financial Directions

## Creating a foundation to save

Creating wealth is something you can achieve. You don't need a large inheritance or an intricate knowledge of financial markets. You just need to know how to make the most of the money you have and exercise a little discipline.

Setting a budget, having an insight into your available cashflow and knowing what government benefits you are entitled to, makes all the difference.

Firstly, we have a look at your financial situation, whether you have just started saving or have already saved a few dollars, it's important to make these savings work for you and to take advantage of any government benefits that may be available to you.

Our cash-flow analysis provides an **insight** into the funds you will have available after living expenses, now, or in retirement.

We will work with you to provide a professional cash-flow analysis of your financial position and discuss the outcome in detail with you. The knowledge gained from the cash-flow analysis will enable us together to take the next step in making the most of your money.

Our cash-flow analysis will uncover options that we can explore together should you engage us to provide personalised financial advice, in our Achievers or Lifestyle options.

## Debt Management analysis

- Consolidation of loans
- Debt reduction
- Elimination of debt
- Using credit cards wisely

## Cash-flow analysis

- Setting goals
- Budgeting
- Commencing a regular savings plan

## Retirement Income analysis

- Retirement aims
- Centrelink strategies and support
- Earning interest



# Insights

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.
- Develop and present you with a written analysis of your cash-flow position.
- Discuss the analysis with you.
- Initiate next steps should personalised advice be sought.

## Implementation

Our cash-flow analysis generates factual information about savings it does not constitute a recommendation, or relied upon for the purchase of a financial product. For personal financial advice on your next steps our specific and comprehensive advice offers are available and will be discussed with you.

## Contact Us

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