



Country Financial Directions



Control your financial affairs

Managing, preserving and increasing wealth through knowledge is an integral part of reaching your financial and lifestyle goals. By working in partnership with you, we strive to understand your goals for current and future generations.

Our advice to you, focuses on achieving and maintaining a lifestyle and will look at your entire financial position. Our comprehensive advice is designed to provide flexibility, control and absolute peace of mind that your financial affairs are in order, empowering you to be in charge of the outcome.

We will work with you to provide professional personalised advice in **all of the following areas that are relevant to you:**

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

Self Managed Super Funds -

Control and flexibility

- Large investment choice including the ability to invest directly into shares, bonds, property, cash
- Can be more cost effective for large accounts
- Family and estate planning benefits
- Self-managed super fund establishment
- Settling the Investment Strategy
- Selecting and placing investments
- Ongoing administration and taxation service
- Investment reporting including non-standard investments
- Facilitating the provision of other specialist services

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 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.

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

Planning your retirement -

Your future lifestyle

- Retirement aims
- Optimising your retirement income
- Specialised solutions for your superannuation
- Assess your attitude towards investment risk
- Estate planning strategies
- 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

Estate Planning -

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

Lifestyle

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 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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