



PLANNING YOUR FINANCIAL FUTURE

Why do I need a financial planner?

A financial planner can help you with many things, such as:

- Retirement planning
- Superannuation
- Estate planning
- Insurance e.g. life and disability cover
- Investing
- Wealth accumulation
- Debt management

How is a financial planner helpful?

There are many benefits to having professional financial advice. A financial planner:

- provides direction and meaning to your financial decisions.
- helps you to understand how each decision you make affects other areas of your finances. For example, buying a particular investment product might help pay off your mortgage faster or it might delay your retirement significantly.
- can help you make the most of your money, responding to different stages in your life and changing environmental conditions to make sure you meet your goals.

Plus, to get the most out of your money there is a lot to consider and understand. A financial planner has the skills and training to guide you in the right direction.

Can a financial planner really help me?

There are some common misconceptions about financial planning:

1. Don't I need to have a lot of money to visit a financial planner?

You don't have to have hundreds of thousands of dollars to warrant visiting a planner. Everyone has financial matters to think about, a mortgage and superannuation are just two things of those things. You can play an active role in managing these sorts of matters, with the help of a financial planner.

2. Can't my accountant help me?

To provide 'financial services', an accountant needs to obtain an Australian Financial Services Licence (AFSL) or become an authorised representative of an AFSL holder.

'Financial Services' are defined very broadly and include providing financial product advice and dealing, or arranging to deal, in financial products. So unless they are covered by an AFSL, an accountant cannot offer investment advice or recommend specific financial products.

Thanks to the Financial Planning Association of Australia (FPA) for some of this material.

If you would like to take advantage of our free consultation or would like to know more about our services please contact us on (07) 3832 6020,
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