

Keeping in Touch

August 2019

The value of having a financial adviser

Having an appropriate financial plan in place covers more than just investments and insurance. The same goes for a financial adviser – there are some you will just click with, who can help improve your financial future.

Keep on track

Over the long term, investment markets tend to fluctuate. This can be difficult for some people, as they worry about whether they will have enough money for their goals, like renovating the family home travel, or retirement. A concern may be whether they need to make adjustments to their lifestyle.

Having an experienced financial adviser to help you structure your investment portfolio, based on your age and risk tolerance, will help you ride out any ups and downs.

Working with a financial adviser you feel comfortable with and regularly checking in with them means they can make ongoing recommendations and changes to your plan.

Of course, if you do get worried about something, having an adviser to remind you about your long term financial goals will help you see that short-term volatility is just part of your long term financial journey.

Stay protected

While you may already have some form of insurance in place, perhaps through your employer or super fund, do you really know how much you have and what it covers? Is it sufficient? What would be the financial impact if you were unable to work for extended period due to illness or injury?

Reviewing insurance is one of those things that many people often delay, and so the risks get larger and larger, the longer they leave it.

An experienced financial adviser will not only be able to explain exactly what you are covered for, they will also be able to identify any gaps and recommend any changes, so you and your family's future is protected and you can rest easy.

Realise your potential

Managing your finances is about more than just investments and insurance. To help you reach your full financial potential, an experienced financial adviser can discuss a wide range of financial topics – even if it is just for your own interest!

While there's no doubt that investments and insurance are important when building your wealth, so too is managing your cashflow, budgeting, tax planning, transitioning to retirement, aged care and estate planning.

Seeking professional advice on your whole financial situation can go a long way to helping you make the most of what you have, whatever your age or income.

The comfort of having a professional financial adviser

Taking the time to find an experienced, professional financial adviser who makes you feel comfortable and at ease so you can have peace of mind when it comes to your financial future makes good sense.

To find out more, please contact our office to make an appointment.

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