



**What can
your adviser
do for you?**

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Someone's sitting in the shade today because someone planted a tree a long time ago.

Warren Buffett





Manage your cash flow

Do you have a budget – do you stick to it?

It's a simple statement to say that you'll never get ahead if you spend more than you earn, yet in many households spending more than you earn is what happens on a regular basis. Your adviser can work with you to develop a budget, one that suits you and your lifestyle and will set you on the right path to live the life you want now and in the future.




Put your debt to work

There are different types of debt – good and bad.

Your adviser can explain the difference and make sure that – where possible – your debt is working for you and your future.

- Credit cards
- Mortgage
- Investment loans
- Business loans
- HECS
- Personal loans
- Margin loans



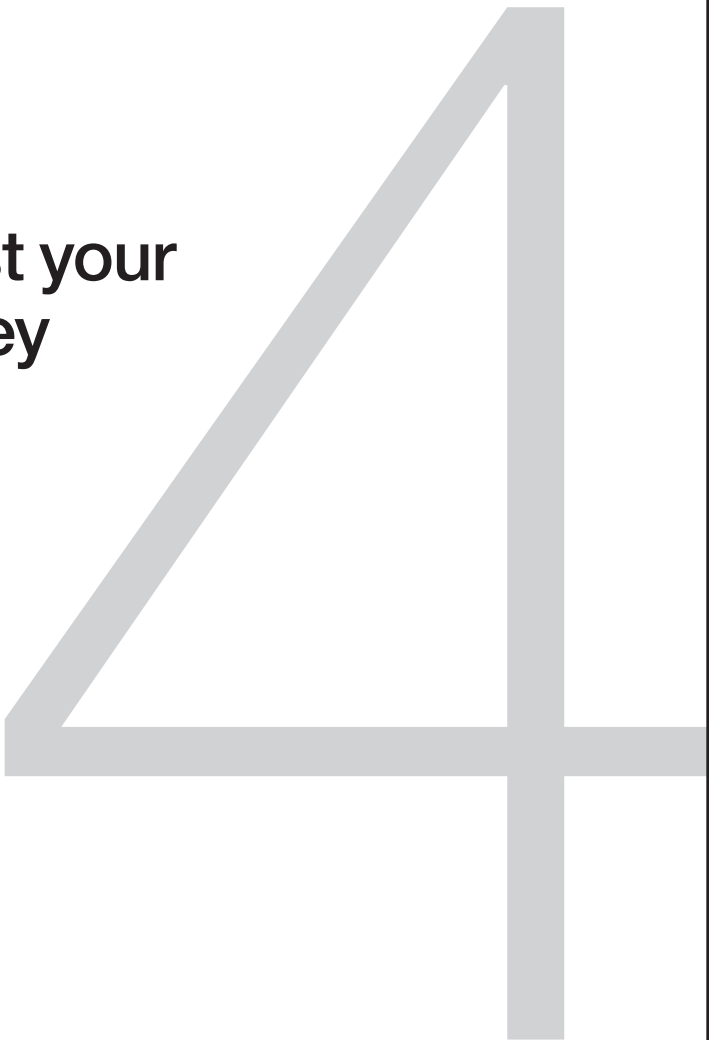
Assist you with a savings plan



The benefits of a good, regular savings plan cannot be stressed enough.

How do you start? How much can you afford? What will your short-term, medium-term and long-term goals be? What will your savings milestones look like? As your financial coach, your adviser can help you develop a plan that will work for you and will also help you meet the goals you set together.

**Invest your
money**



Saving is one thing and without the discipline of putting something aside it won't be possible to invest.

Investing is something else – investing is making sure your money is working as hard as possible. Where to invest is difficult to know. Your adviser is qualified and has the experience to help you navigate the myriad opportunities available to give you the best options available for you.



**Help you realise
your goals**

There is a way to achieving your goals.

First is to talk through and understand your goals. Next is to make a plan – the plan should be clear in showing how you are intending to reach these goals. The plan may change over time as your priorities change and goals need to adapt to changes of mind or circumstances. Your financial adviser will be able to work with you in adapting and reshaping your plan to meet these new goals. But without a plan in place reaching your goals will be much more difficult.



Keep you on track

Making a plan is one thing.

Sticking to it is quite another. It's much more difficult and takes willpower and perseverance. Like working out, a coach is better than doing it all alone. A financial adviser is your financial coach and will help you stick to your plan. This doesn't mean not being flexible but it does mean making sure you stick to it even when temptations abound and times become tough.



Take care of your retirement

You want to stop working when it suits you.

Your adviser is there to make sure that – using the right plan – you are able to make an informed decision about when it's the right time for you to retire, and with the retirement lifestyle that you desire.

Your plan should ensure that your money is ready when you want it and you can take it in the best way possible to maximise your income in retirement and continue to do the things you most enjoy doing.

Retiring is not the end of life as you know it but the beginning of life the way you want to live it.

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Protect your lot

Building your assets is vitally important for your future, but protecting your assets is equally important.

How much protection is enough?
Ask your adviser.

If something happens to you – or your partner – how will you continue the life you are used to – how much will it cost to maintain your lifestyle for the present and the future? If you don't have enough insurance, your life may face drastic and unpleasant changes just at a time when this would compound other difficulties facing you.

It is good to know that whatever happens, your life – or the life of your family – can continue as well as possible in changed circumstances.



Look after your estate



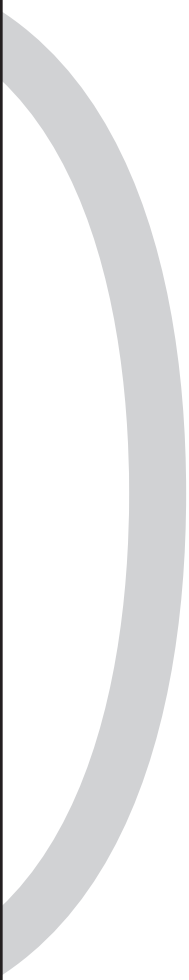
Families are at the heart of financial planning.

Making sure that everyone is looked after when one member dies is something that can make a huge difference to the financial position of the rest of the family. A financial adviser can ensure that your estate is structured effectively so that when something does happen to you or a loved one – it will upset you but not your financial plans.

This is even more important when a small business is involved.

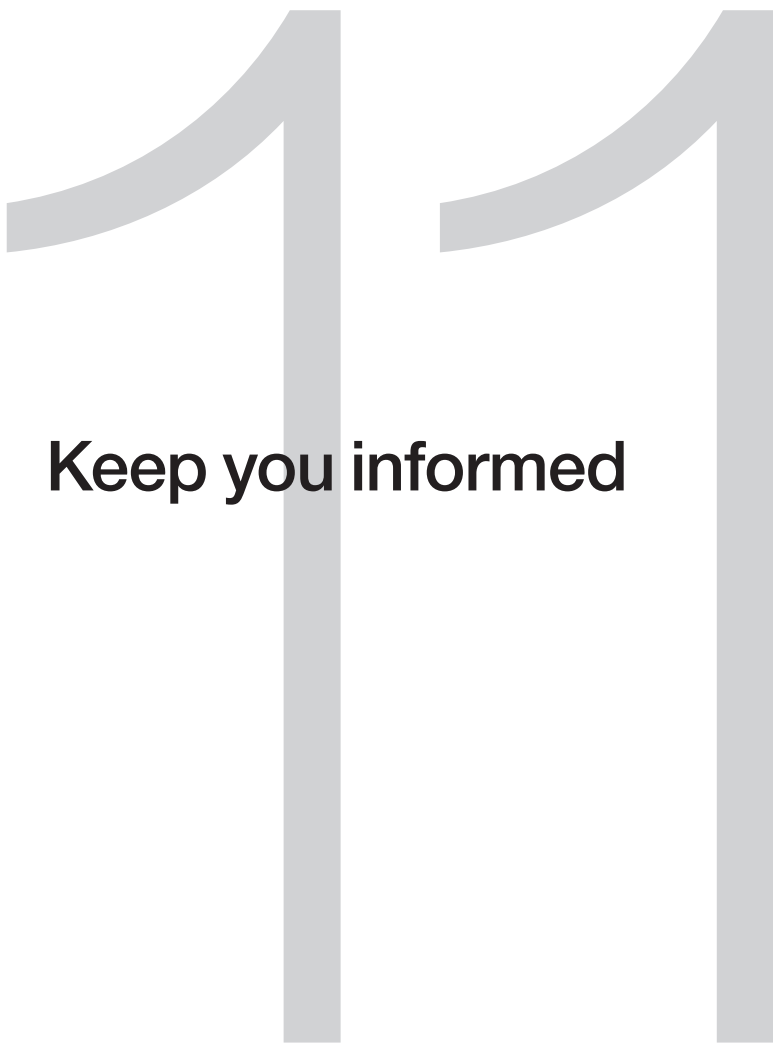


Explain how things work



If finance isn't your specialty you can rely on your financial adviser to assist you through the jargon and explain simply financial terms and concepts and make sure you understand how it all works.

- Gearing
- Salary sacrificing
- Offsetting
- Asset classes
- Transition to retirement
- Co-contribution
- Risk tolerance
- TPD and trauma
- Dollar cost averaging



Keep you informed


In good times and bad, your financial adviser will keep you informed of how market moves are affecting you and your portfolio and strategy.

He or she will also let you know about pertinent events that may affect your investments – including elections, global unrest, changes in legislation natural disasters and the like.

You have more important things to worry about than the state of your portfolio at any given time, but your financial adviser does not.



Teach your family basic concepts




You can't do it alone. If your family isn't on board with the plan it will be more difficult to reach your goals.

Your adviser should be able to explain basic concepts to your children so they understand how to manage their money and your money. Good habits are best when begun early. And bad habits should never be allowed time to take hold.



**Plan
for your
future**



As your circumstances change you will need to update the way your finances are structured.

A financial adviser can do this for you – make sure you are in the best shape to take the next step on your financial journey – from single to married to parents to new jobs, no jobs and even grandparents and retirement.



**Offer you
special investment
opportunities**




Sometimes a financial adviser can offer investment opportunities which are not available to the general public.

They will be opportunities that you know will be appropriate to you and your circumstances. And you can rest easy that the offer will be made in your best interests.

As a member of a financial planning industry body – the Association of Financial Advisers (AFA) or Financial Planning Association (FPA) – the code of ethics bind your adviser to make sure your interests are served before their own.



**Connect you
with experts**



Your adviser is a professional and is connected to a range of other professionals and specialists to refer you to for your various requirements.

This might include an insurance broker, a mortgage broker, a solicitor, accountant or other.

The adviser can also work with your existing professional relationships, if you already have an accountant or lawyer. The idea is they all work together and make sound decisions that will make your financial strategy more seamless to manage.

It's all about making it easier for you to be who you want to be and live the lifestyle you aspire to. With the help of your financial adviser – you can make it a good one.

Contact Australian Financial Solutions Group Pty Ltd for further information on 08 9200 2795 or visit www.afsg.net.au

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