



Your Future, Your Plan Why You need financial advice



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WHY DO I NEED TO PLAN MY FINANCIAL FUTURE?

A house by the sea, an overseas holiday, a comfortable retirement - whatever your plans for the future, putting money in a savings account alone isn't going to get you there. Nor is wishful thinking – or worse, no thinking at all.

For most of us, reaching any sort of large financial goal means maximising our opportunities and investing wisely. In other words, having a comprehensive financial plan.



WHAT'S WRONG WITH DIY PLANNING?

There are many things in life that are worth having a go at doing yourself. After all, what's the worst that can happen if the pergola doesn't turn out quite like the picture? Using a DIY approach to your finances, however, could mean that your dreams remain just that.

As challenging as it may have been to assemble that pergola, building wealth is infinitely more complex. And investing – as important as it is – is only part of the picture. What about the rest of your finances? Have you taken steps to reduce your tax and maximise your super? Is your car better protected than your income? And if you've retired, are you confident that your assets are invested in the most tax-efficient way?

Very few people have the tempered expertise – not to mention the desire or time – to thoroughly look at their whole financial picture. Fortunately, help is at hand. We can look at all aspects of your financial situation and help you put in place a plan to make your dreams a reality.

WHAT CAN A FINANCIAL ADVISER DO THAT I CAN'T?

Reaching financial goals requires you to make a number of important decisions. Not only is this quite confronting – especially if you've spent years procrastinating about doing something to improve your financial future – it also raises a whole raft of questions.

For example, how much should you invest in shares or property, as opposed to fixed interest and cash? Where should you invest-in individual stocks, a managed fund or one of the more exotic options? And how do you know you're doing everything you can to make the most of your opportunities?

If you're close to retirement, you might also have queries about income streams, allocated pensions and rollover funds, social security benefits and estate planning.

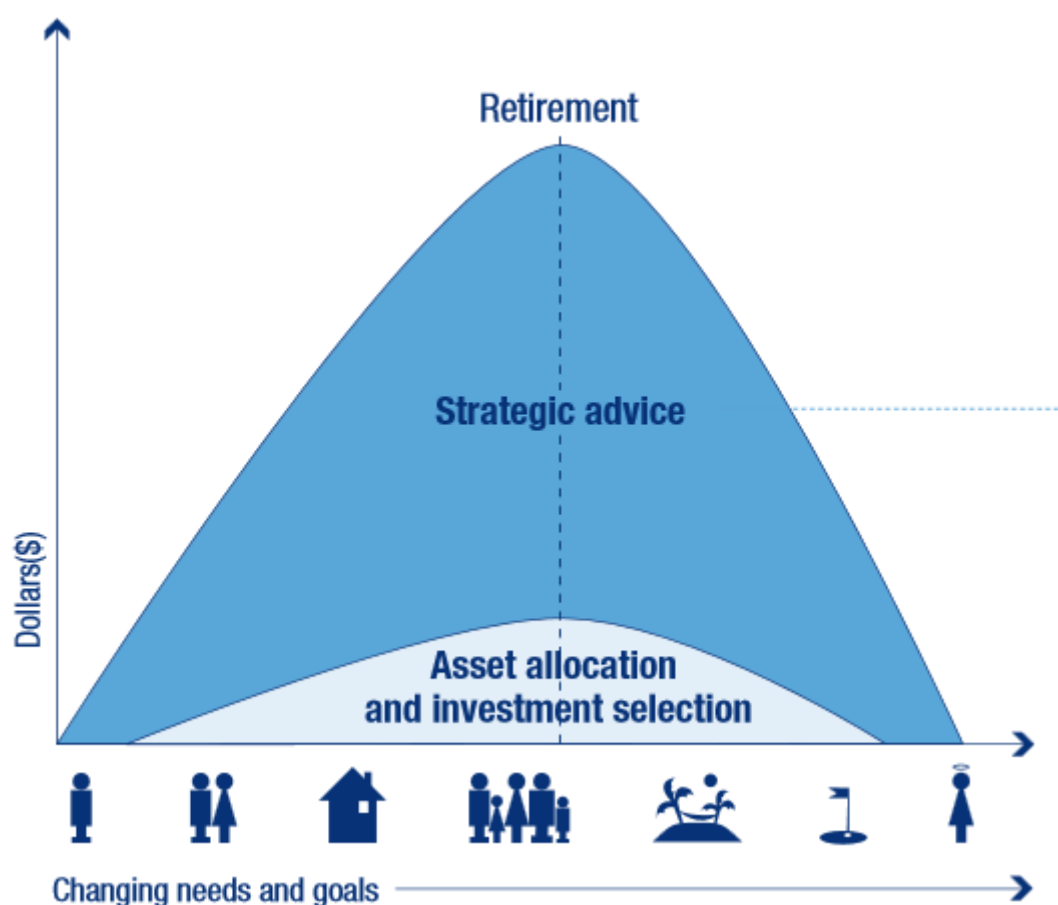
The list of questions can be endless and they're not easy to answer. Which is precisely why you need a financial adviser.

With your input, we are able to apply our experience and expertise to answer those tough questions and make the decision-making process easy.



THE VALUE OF COMPREHENSIVE FINANCIAL PLANNING ADVICE

Financial planning is not just about investment advice. Regardless of what stage of life you're at, a financial adviser can really make a difference in helping you achieve your goals by employing a number of strategies to suit your individual circumstances



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| <ul style="list-style-type: none"> • Cash Flow Strategies • Superannuation Strategies • Wealth Accumulation Strategies • Debt Management Strategies | <ul style="list-style-type: none"> • Protection Strategies • Retirement Income Strategies • Social Security Strategies • Estate Planning Strategies |
| <ul style="list-style-type: none"> • Tax Strategies | |

Determining the appropriate asset allocation and selecting the actual investments is only one area where an adviser adds value. Implementing a range of technical strategies specific to your individual circumstances is where professional financial advice can really make a difference.

- **Cash flow strategies** – enable you to maximise your surplus income.
- **Debt management strategies** – eliminate financial burdens and replace them with 'good' debt to accelerate wealth creation.
- **Tax strategies** – seek to minimise income and capital gains tax, and maximise potential salary packaging and negative gearing opportunities.
- **Superannuation strategies** – including contribution and withdrawal advice, reasonable benefit limit considerations, as well as potential managed and self-managed superannuation opportunities.
- **Risk management strategies** – offer protection for your life and estate.
- **Social security strategies** – where appropriate, maximise your income support entitlements.



A FINANCIAL ADVISER CAN...

1. Define your dreams

The first step in achieving a goal? Knowing what that goal is. Many people find it hard to articulate their financial or lifestyle goals, so a financial adviser is invaluable in helping you to define some solid, realistic goals.

2. Work out where your money should be invested

Once you know what you want, a financial adviser will establish what level of return is required to meet your goals and what mix of assets is likely to achieve that return. The critical factors include your investment timeframe and how you feel about investment risk. (See below for more information about risk.)

3. Turbo-charge your wealth

Where a financial adviser is *really* indispensable is in areas that are extremely complex – but absolutely critical to accelerate your wealth creation. Tax, debt, superannuation, protection and estate planning can all be particularly tricky but your adviser can recommend strategies that will help you make the most out of them.

4. Spend time (that you don't have) researching investments

Your financial adviser will take the time necessary to analyse the latest market information. They can also access research and sophisticated analysis and forecasting tools that no private investor could possibly match.

5. View your situation from every angle

Advisers look at all the factors that affect you financially (some of which are often overlooked when you try to do this yourself) to see how they impact on one another.

6. Keep up the good work

Any financial plan needs to be reviewed regularly to make sure that it's still delivering. Your needs may change, as well as your circumstances and the performance of your investments. And financial legislation will almost certainly change. Advisers are equipped to keep up to date with these changes and how they may affect your plan.

The two sides of risk

When most people think of risk, they think of the risk associated with investing in more volatile assets such as shares. But if you don't take any risks, and you don't invest in assets that have the greatest potential for growth and higher returns, like shares, your greatest risk could be not ever reaching your goals. We can help you to understand more about the balance that you need to strike between these two types of

WHAT WILL HAPPEN WHEN I SEE A FINANCIAL ADVISER?



Step 1: Identify, Establish and Prioritise Goals

Financial Planning is about achieving your hopes and dreams: a comfortable retirement, paying for your children's education, buying a home, providing for loved ones, becoming debt free, and so on. During this step of the process we will discuss what it is you want to accomplish in life and how your finances might play a role. Because specific goals are usually tied to a certain point in the future, this step will also help establish your timeframes for achieving your goals.

Step 2: Gather Personal and Financial Data

During this step of the process we gather all of the pertinent information to assess your current situation. Your present circumstances will have a significant impact on the plan that's best for you. Examples of information which may need to be gathered includes your bank and brokerage statements, insurance policies, estate documents, and your most recent tax returns.

Step 3: Analyse and Evaluate Financial Data

During this step of the process we analyse your information to assess your current situation and determine what options you may have and what needs to be done in order to reach your goals. As the picture develops, specific shortfalls or excesses will come into focus, along with areas of where change may be required.

Step 4: Create a Plan

During this step, we develop a plan which serves as a roadmap to achieve your specific financial goals. Your plan may call for immediate changes, such as diversifying your investments, consolidating accounts, optimising your insurance coverage, or drafting wills and other estate planning documents. Your plan may also call for longer-term actions such as altering your spending and saving habits over time.

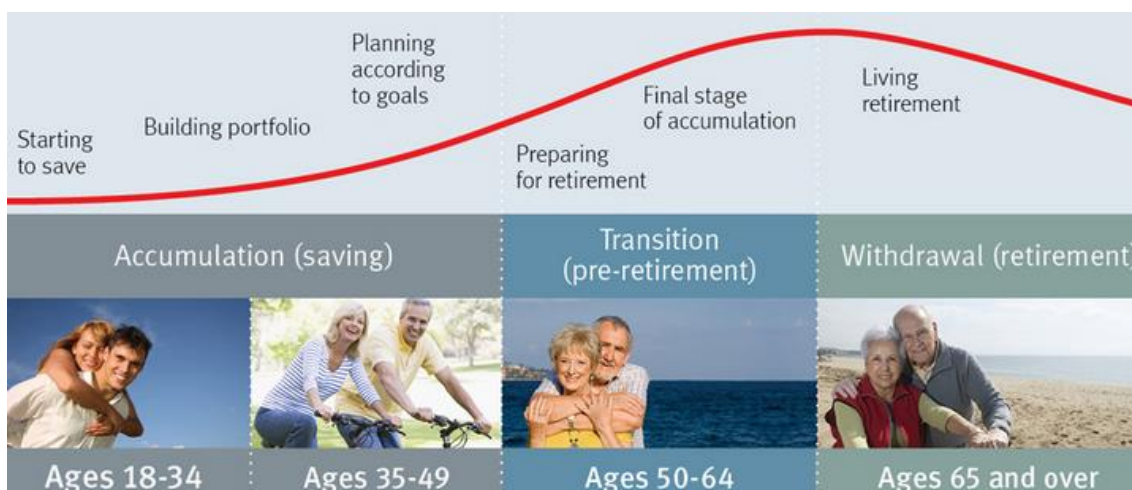
Step 5: Implement the Plan

During this step, the agreed plan details are established and put into place. We work with our product providers to put your plan in place and ensure it is implemented correctly.

Step 6: Review and Monitor the plan

This step involves keeping an eye on your progress against your plan over time. For example, monitoring and refining your plan based on the performance of your investments, periodically rebalancing your portfolio to keep your asset allocation on target, updating your insurance and your estate plan, and so on. Major life changes can also influence revision of your plan (i.e. marriage, divorce, starting a family, job loss, disability, retirement, etc.).

Life Phases for Financial Planning

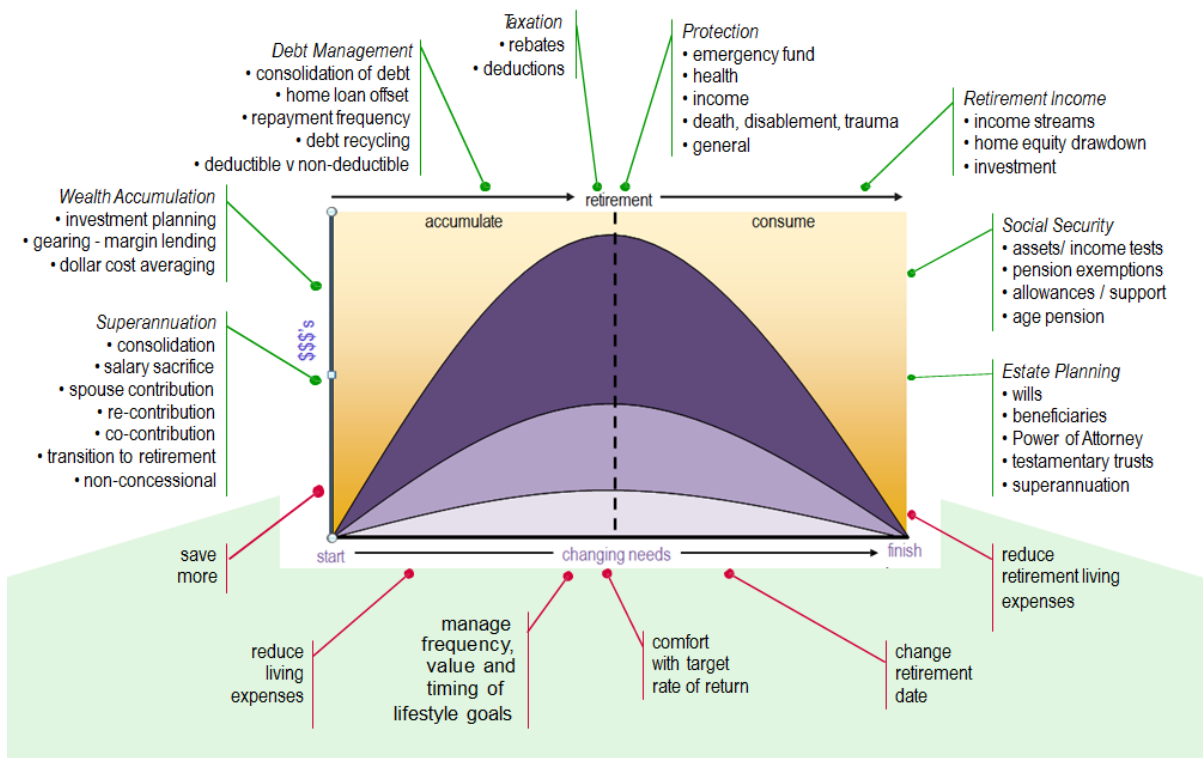


STRATEGIES TO HELP YOU REACH YOUR GOALS

There are many strategies that can be deployed to help you reach your goals & maintain your lifestyle. We will tailor a strategy to your goals & personal circumstances.

We work with well known & respected companies to bring you recognised brands & market leading products which are suited to you throughout your life as your needs change.

Lifestyle and Advice Strategies





Authorised Representative Profile

Your adviser is Cathrine Greven, an Authorised Representative of Paragem
Cathrine Greven's ASIC Authorised Representative number is 223013.



Cathrine has a Graduate Certificate in Professional Accounting and is a member of the Institute of Public Accountants with over 25 years' experience as a Tax Accountant and Business Adviser of which 22 of those in her own practice. Cathrine also has a Diploma in Financial Advising with FINSIA and has offered financial advice within her Accounting Practice since 1996.

The Financial Services we offer are provided by Greven Financial Services Pty Ltd ATF The Greven Financial Planning Trust, ABN 28 264 047 833 Authorised Representative No.1286792.

Cathrine Greven's employer is Greven Financial Services Pty Ltd ATF The Greven Financial Planning Trust.

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What do I do now?

Contact us on 08-8364 5555 so that we can help you plan your future, today. Your first appointment is complimentary.

We have 20 years Financial Planning experience, helping our clients create & protect long term wealth.

We pride ourselves on providing a tailored solution to meet your needs & objectives, now & into the future. These services offer you comfort and security in the knowledge that we have your best interest at heart when we plan & strategise the ideal solutions for you & your family.



Disclosures

Any advice in this publication is of a general nature only and has not been tailored to your personal circumstances. Please seek personal advice prior to acting on this information.

Before making a decision to acquire a financial product, you should obtain and read the Product Disclosure Statement (PDS) relating to that product.

Past performance is not a reliable guide to future returns.

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