enRIching Lives
– a client's perspective

RETIREINVEST

RIadvice
Retirement Advice Specialists

Our one purpose, the reason we exist,
is to help each and every one of our
clients GET MORE out of life.





RI Advice is one of Australia's longest-established financial advisory firms. Since 1979 we've grown to include around 100 adviser-owned practices. With an average of 19 years experience, our advisers are extremely well equipped to look after your needs.

Welcome to the second edition of our enRIching Lives booklet. This is a celebration of everyday Australians who secured their financial future through sound advice with an RI Advice Financial Adviser.

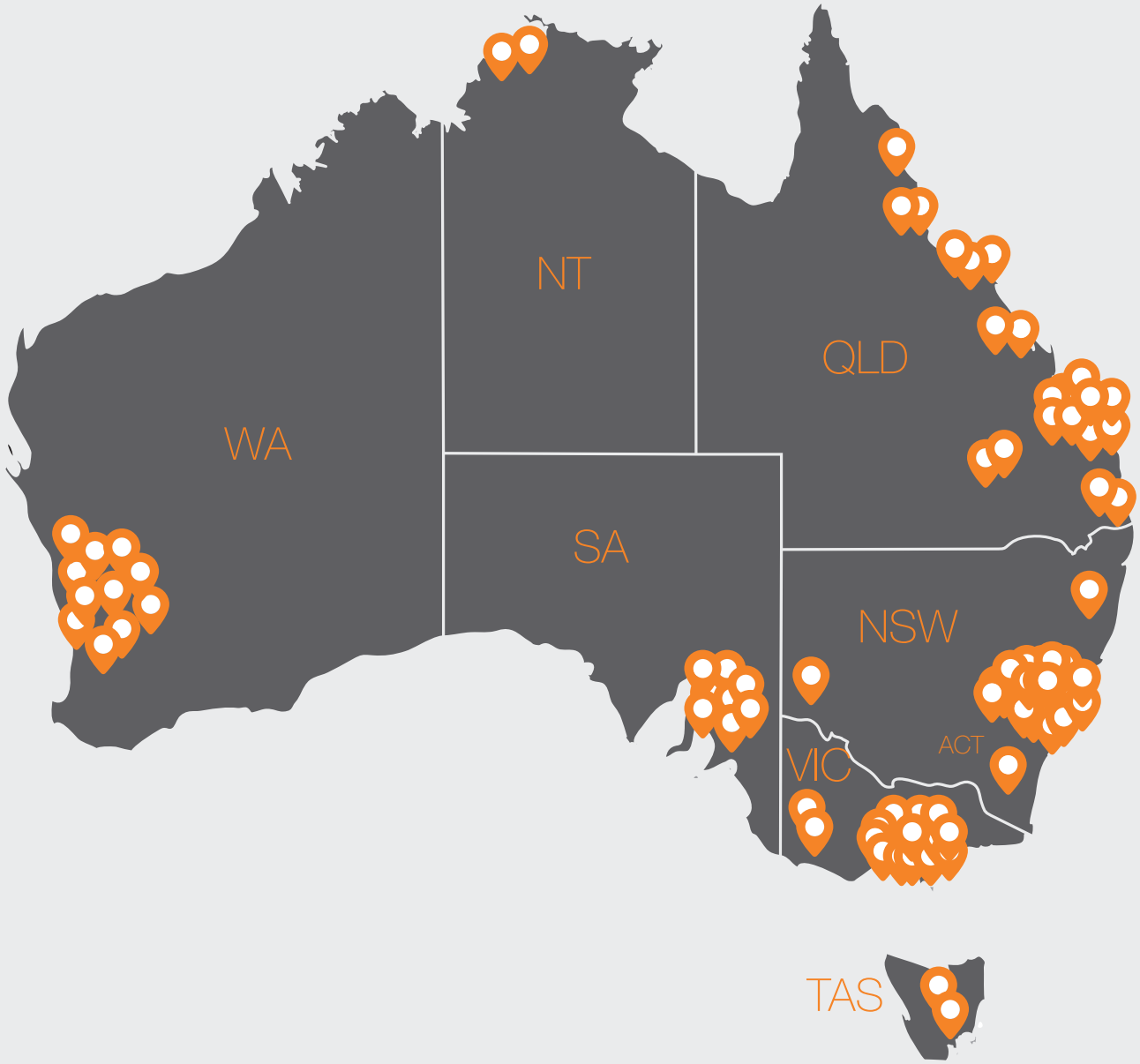
This booklet is a collection of stories from real clients. They sought advice to make a better life for themselves and their families. They sought advice to take the stress and worry out of everyday living and retirement planning.

I am so proud to present this booklet to you, to join you in reading these stories told in the clients' own words, and to be reminded that the average Australian is better off, more secure and has greater peace of mind when they seek professional financial advice from a qualified financial adviser.

Please read on, and spread the word! Our advisers would love to help you, your friends and your family, live a more enriching life.

Peter Ornsby CEO, RI Advice Group

RI adviser network



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QLD

RI Alderley

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rialderley.com.au

Clients: David & Mary

We have been clients of RI Advice, Alderley since 2012. Although we had previously used another financial planner, we weren't happy with the state of our finances, particularly superannuation. As self employed professionals, we knew we had to take action to prepare for future retirement, and we knew that we weren't sufficiently financially literate to do this on our own.

Bert Dugdale took us through a comprehensive review of our finances and our aspirations for the future. He explained processes and options carefully, and we worked with him to determine an appropriate level of risk for our investments. The annual reviews have helped to keep us informed about all of our financial affairs.

> We have been very pleased with the progress made with our superannuation since 2012, and feel comfortable that when we do take the step to retirement, our financial position is reasonably secure.

Bert Dugdale

Bert joined RI Advice Group in September 2004 and became a proprietor in the Alderley practice in 2009. Bert is supported by the RI Alderley team, including Aris, Kylie, Ming, and Leah: combined they have over 50 years' experience in the financial services industry.

We are honoured to name our boardrooms after our first two clients, who are still our clients today, 31 years later. Having gifted 20 clients with 25-year service awards, we are absolutely committed to working with you to get the most out of life, no matter what stage of life you're in.

QLD

RI Alderley

Client: Armando & Cara

CONTACT US

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rialderley.com.au

Our story with RI Advice started almost 15 years ago, which makes us pretty young investors! We originally went to see a financial adviser at the Taringa office until it was bought by RI Advice Alderley in 2013 and we became a client of Bert's.

Our reason for getting advice in the first place was because I had watched my parents struggle to put me through private schooling, pay the mortgage and take family holidays all whilst wanting to be self-funded retirees down the track. After witnessing a friend's Dad give up work to become the carer for his ailing wife and the associated financial challenges, we decided to take action.

Initially we were a little nervous and apprehensive. After years of being viewed as conservative investors and "plodding" along, weathering the GFC, buying an investment property (against advice!!) and having two children, my husband and I weren't sure where else we could go financially.

Bert was a breath of fresh air and made our annual reviews something we anticipated rather than dreaded. His positive outlook over all things financial changed what we thought our future would be. Together, we reassessed our profiles and he reallocated our funds accordingly. We have felt more informed and included in the process, reassuring us that our money is being well looked after. We aren't earning any more money, just making it work harder for us.

Through Bert's advice our dreams are a reality – we have renovated our home and taken a family holiday to Europe. The daunting task of privately educating our children is no more and I feel confident that those challenging high school years will not be due to financial pressures. Bert has understood that we want to live our life as well as plan for the future.

> Bert's up to date knowledge, sense of humour and accommodating office staff make us enjoy the financial planning process and I couldn't recommend his services and the team at RI Advice Alderley more highly.

QLD

RI Alderley

CONTACT US

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07 3356 0085

rialderley.com.au

Client: Alison

SAVINGS SUPER INSURANCE

As a single woman it was important to me to plan for my future. I had been earning a reasonable wage in Health Care but I was unsure how to invest my money.

Now, six years on, I feel like I have a clear direction on my finances whilst allowing for flexibility. I am in control of my finances and am setting myself up for my future financial security. I love goal setting and checking in at Annual Reviews on how I'm going. I've bought my first home and I love being independent.

Bert helped me understand my options and how to maximise my investments. He broke down each investment into plain language so I could make informed choices.

Client: Andrew & Katherine

SUPER SHARES SAVINGS

We first encountered RI Alderley when we moved from Hong Kong to Australia in 2006 following a friend's recommendation.

Bert advised us of possible solutions for investing our savings and helped us set up our superannuation. He gave us information about how to properly provide for our own and our children's future.

As busy working people we don't have the time to analyse the financial environment and we trust Bert to do this for us. Of course, the fluctuating stock market means our savings have not always increased, but Katherine and I feel we are given honest advice from people who know what they are talking about. Their approach is always supportive and also gently challenging, when we need it.

Twelve years on we are well established and RI Alderley still manages our financial portfolio and superannuation funds. Our son is studying at university and life is good.

QLD

RI Gold Coast

CONTACT US

Suite 10, 232 Robina Town Centre Drive
Robina QLD 4230

07 5593 0000

rigoldcoast.com.au

Clients: Mary

SAVINGS

ESTATE

Having been long-term clients of RI Gold Coast, I knew to call Nathan when my husband's health deteriorated after a stroke. We were concerned how we would survive financially as our doctors had recommended my husband be admitted to an Aged Care facility. The Aged Care Assessment Team had advised there would be significant financial costs.

Initially we thought we would need to sell our family home. However, on meeting with Nathan, we were able to restructure our assets to reduce our out-of-pocket aged care expenses, whilst also generating sufficient income to meet my personal lifestyle needs.

> Nathan helped me gain peace of mind that my husband could be cared for properly and I could financially support myself, notwithstanding the difficult circumstances. Most importantly I could stay in our home.

Nathan Green

Born and bred in the Bundaberg region, I have been lucky enough to experience the importance of community and family values first hand. This has influenced how I deal with existing and new clients to understand their needs and objectives on a deeper level.

My financial planning career commenced with RetireInvest over nine years ago and through this time I have completed my Diploma of Financial Services, while also specialising in the Self-Managed Super Fund space; Estate Planning; Insurance; Aged Care; Wealth Accumulation and Investment Planning.

I am supported by Marcel Jacobs who has been in the industry since 2002.

QLD

RI Mt Gravatt

CONTACT US

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07 3343 7611

riseqld.com.au

Clients: Rob & Debbie

The meeting at our home this week confirmed once again the wonderful service we have received from RetireInvest over the years. The Estate Planning for Life and the Rise Financial Network concepts you showed us add even more to what you do for us.

Many friends are surprised when they hear how well our money is doing and that we are so delighted with the whole support package offered by RetireInvest. They often express frustration with the lack of support they receive from their advisers and it was particularly the case during the GFC.

We prefer to leave things to the experts rather than spending our time sweating over daily market fluctuations and Debbie and I have great comfort in our retirement not having to worry about our finances so we can get on and enjoy life!

It is so nice to be dealing with people who are polite and respectful but also seem to be genuinely interested in helping us to enjoy our lifestyle.

Ken and each of his team are experts in their fields and provide unsurpassed service.

Ken Wicks

Ken has worked in the Financial Services Industry since 1978. He joined RI in 2001 becoming a proprietor of the business and provides strategic advice to clients in Brisbane, Bribie Island and the Sunshine Coast. Prior to joining RI he held various senior roles in other organisations in the financial planning, financial services and superannuation industries.

Ken is married to Sandy and has three teenage children. He enjoys watching his children play sport, camping, skiing and is an avid rugby supporter.

QLD

RI Toowoomba

CONTACT US

647 Ruthven Street
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07 4639 3733

ritoowoomba.com.au

Clients: Rob & Cheryl

SAVINGS

SUPER

After leaving the family dairy farm at 15 years old to start an apprenticeship, I never realised life could be so hard. Anyway, I kept working and eventually married. By 1979 we had bought land, built an industrial shed and opened an engineering works. Only to be presented over the next few years with droughts and high interest rates. We managed to stay afloat by borrowing heavily and diversifying. By 2001 we were getting into a bigger financial mess, mainly because of my mismanagement. I needed help. I shopped around to find the financial advice I wanted to hear and ended up in the office of Jeff English of RI Toowoomba. We presented a schedule of figures which would frighten anyone and Jeff was game enough to take us on as clients.

I must admit that at first I doubted their plan but chose to take it on board and comply. We still find it hard to imagine that five years later at the age of fifty-seven we would be retired. Now, twelve years later, we are still happy clients of RI Toowoomba. With their financial management looking after our investments, we are enjoying our retirement, without the worry of mortgages and being able to enjoy great family time and being able to do whatever we wish to do.

The entire staff who we have had the pleasure of being associated with over the last seventeen years have all gone above and beyond the expectations to be helpful and assist us however they can. They are an exceptional group of people headed by Jeff English and we would recommend them to anyone requiring financial management.

Jeff English

Our skilled and motivated team of four financial advisers are willing and able to help you achieve your financial goals. Our friendly and devoted support team are trained to assist with the production, implementation and queries relating to your financial needs.

With our head office in Toowoomba, we regularly visit our clients across all parts of the Darling Downs and Granite Belt, Ipswich, Brisbane and up to regional North Qld.

The dedicated team at RI Toowoomba strongly believe that every Australian can benefit from tailored financial advice.

QLD

RI Wide Bay

Clients: Glenn & Tina

CONTACT US

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riwidebay.com.au	riwidebay.com.au	riwidebay.com.au

For over 30 years I had been putting a small amount away each week. Yet we weren't sure our nest egg would provide enough for retirement. I couldn't keep up with the changes in financial markets but understood the benefits of a solid investment plan based on my goals and strategies to suit my investment personality.

RI Wide Bay had just set up in town, and being a 'horses for courses' kind of person, I made an appointment. Although we were just everyday workers on a regular wage, with limited savings, Kathy always treated us like royalty. We never felt like we were wasting anyone's time or pushed into investments we couldn't understand or afford.

Even though our business went broke, we were made redundant and the markets fluctuated, regular reviews meant our retirement dreams grew to fruition. We take great pride that we are financially independent and retired earlier than expected.

Feeling financially secure at this time of life is worth so much more than just dollars alone. We trusted our advisers and they never let us down. We wouldn't be where we are today without them 'having our back'.

Kathy Paget and Genevieve de Szoeke

At RI Wide Bay, we have the expertise, experience and resources to help you get wealth, grow it and keep it safe. We can help you enjoy it because real wealth is about making the most of what you've got whatever stage of life you're in. We know financial advice is as much about lifestyle and relationships, as money – that's why we pride ourselves on long-term, holistic advice, with our clients.

Since we opened in 1996, RetireInvest Wide Bay have become one of Queensland's leading providers of financial advice. We are a team of financial advisers and have an enthusiastic support services team with varied skills and experience to help service our clients at the highest level.

NSW

BMK Wealth Management

CONTACT US

57 Kens Road
Frenchs Forest NSW 2086

0408 119 276

bmkwealth.com.au

Clients: Wayne

SUPER

I initially approached Brett with a big objective "Can you show me the way to utilise my current financial position so I may retire as early as possible with a financially secure future".

Brett embraced the challenge by initially consulting with me to discover the level of retirement income I would feel comfortable with. We had further open discussion as we worked through my financial situation and made relevant adjustments, with the focus of achieving my overall objective.

I was very happy with the attention and patience Brett gave me, along with the detailed approach he presented whilst working through the complexity of each stage required to build a suitable and robust investment portfolio.

I feel very confident with the investment plan Brett has presented and will continue to work with him as we make adjustments to suit future financial opportunities and life changes.

Brett Kretchmer
Director and Financial Adviser
B Bus, CFP®, ADFP

You get the best of both worlds at BMK Wealth.

There's the confidence of knowing you're with one of the most well-known financial planning groups in Australia; RI Advice Group and also backed by the strength and resources of one of the country's largest wealth management groups. And there's the comfort of dealing with our dedicated, local team, who pride themselves on quality service with a personal touch.

Our close connection with the community, combined with our access to leading research and technical teams, who work full-time to ensure the strategies we recommend are among the best in the field, means you can be rest-assured your financial security is in good hands.

NSW

Elliot Watson Financial Planning

CONTACT US

Suite 5, 19 Kenrick Street
The Junction NSW 2291

02 4038 1623

elliotwatson.com.au

Clients: Terry & Annette

SUPER

In our early 50s we found ourselves in debt, with low superannuation and no clear plan for our retirements. We knew that if we didn't do something quickly then we would not have the quality of life we wanted in our retirement. Elliot set us on a path which saw us significantly reduce our debts and build superannuation. He listened to our goals and gave us clear direction and support to make them achievable.

Over the last 10 years working with Elliot we have invested our money in a way that works for us. We have taken advantage of our super to pay down debt and reduce our tax whilst building our retirement nest egg. We have still been able to live life, travel and visit family overseas every three years which is what brings us joy. Our quality of life has improved working with Elliot, it brings us great peace of mind.

Elliot has helped us plan for our retirement but still have a great life now whilst doing that. It's been wonderful.

Elliot Watson
Managing Partner
CFP, B Ec, Ad DFS, JP

Elliot Watson is an award winning Certified Financial Planner (CFP) who has been providing advice to clients since 2007.

Servicing the Newcastle and Hunter community, Elliot is passionate about helping his clients 'achieve more' and has a keen interest in creating wealth and minimising financial risk. He understands that wealth is about more than just money in the bank, it is also about lifestyle, fulfilment and peace of mind. Elliot's vision is to provide a unique and personalised service to each client; tailoring advice to help clients achieve their lifestyle goals both now and in retirement.

NSW

RI Bondi + Hurstville

Clients: Wayne & Colleen

SAVINGS

CONTACT US

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I took a redundancy when I was in my 50s. I dropped back a gear to transition toward retirement, empty nesting and downsizing from the family home we had lived in for 30 years. My wife, Colleen, and I wanted to travel a lot without impacting on our retirement so we needed some sound financial advice to help us make the right decisions.

Alan and I have a great relationship and talked a lot about Colleen's and my goals. We reviewed the options to achieve them and, ultimately, Alan recommended a strategy and investments to optimise our financial position over these years.

More importantly, he has been a vital part of the discussions we had to have and helped us to make the decisions we had to make.

We are now in a very comfortable financial position and have been able to time our retirement to our wishes. The kids have moved on, we have left Sydney and are building our retirement home on the Central Coast. We have the building blocks for our retirement in place and have a lot to look forward to, including the impending arrival of our first grandchild.

This journey has given us so much peace of mind. We have a strong financial plan in place that meets our needs so we don't worry when investment markets move backwards. At the end of the day we just get on with enjoying our retirement.

Alan Freshwater
Authorised Representative, Proprietor & Financial Adviser
CPA, B Bus, Dip FS(FP), AFPA

At RI Bondi & Hurstville, we have the expertise, the experience and the resources to help you get wealth, grow it and keep it safe. Just as importantly, we can help you enjoy it. Because real wealth is about making the most of what you've got, whatever stage of life you're in.

We know financial advice is as much about lifestyle and relationships, as it is about money – that's why we pride ourselves on long-term, holistic advice. Our clients call on us for financial advice, time and time again, as their circumstances change over the years.

NSW

RI Brookvale

Clients: Steve & Gina

CONTACT US

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02 9938 3833

ribrookvale.com.au

Gina and I met Tim Brady and his wife 10 years ago, at our kid's school concerts. Tim and I worked in the finance industry, and we play tennis and soccer, so we got talking.

When I left the 'safety' of my corporate job to pursue my own consultancy business, we needed to make sure we were doing the right thing with our money for now and for the future. We wanted to boost our savings and review our risk insurance to ensure it was appropriate as my business grew and our lives changed.

We knew we couldn't do this ourselves. Even though I work in the finance industry, my skills are specialised and we needed an expert so we contacted Tim to help us.

Tim made sure we understood the financial strategy proposed and encourages strong discussions based on research. He assists with our tax and superannuation concessions and maintains diversified investments to manage the volatility in the environment.

An immediate tax saving of around $8,000 pa was made by restructuring our investments and implementing a Transition to Retirement strategy.

The regular structured review process helps us stay on track for the long term. We can see our assets growing over time and we have more effective and less expensive risk insurance protection in place.

Gina and I lead busy lives; raising our family, running our business and supporting our community. We want to spend our free time travelling around the world and enjoying what we have worked for. Tim and his team have the skill and discipline to manage our money so that we can do that…and the savings not only pay for their advice - it funds our trips!

Tim Brady

After completing his Economics degree (with a major in Finance), Tim joined the treasury department of an international bank.

Four years on, he decided that he wanted to apply the investment principles he had learnt to the more practical task of helping people plan and save for their retirement. He joined RetireInvest as a financial adviser in 1992.

He holds a Graduate Diploma in Applied Finance and Investment from the Securities Institute of Australia and a Diploma of Financial Planning from Deakin University as well as the SMSF Professionals' Association (SPAA) SMSF Specialist Accreditation. He holds the internationally recognised Certified Financial Planner qualification.

NSW

RI Camden

CONTACT US

85 Argyle Street
Camden NSW 2570

02 4655 9441

ricamden.com.au

Clients: John & Jenny

When we were considering how to best organise our assets to provide a retirement income, and deal with our investment properties, our accountant advised us to meet three financial planners. We then chose RI Camden and Aaron which has proven to be a wise decision.

The process is very personal and Aaron got to know us deeply so his advice reflects our needs and our values. Some of our issues were complex but Aaron helped us understand what we needed to know. He simplifies the process for us and is always available, even for simple questions. He encourages a close liaison with our accountant.

Our retirement nest egg wasn't eroded by paying more tax than necessary and we have clear, achievable objectives in our life now, and know they are affordable.

We can now retire when we feel ready. We will wind back our work and increase our free time - on our terms. We have more tax-free income than we need so we can travel regularly and continue to work, because we enjoy it, not because we have to!

Our financial affairs are in capable hands which definitely gives us a sense of security and peace of mind.

Aaron Hodges

Aaron has worked in the financial services industry since 2001. He joined RetireInvest in 2003 and is the proprietor of the Camden office.

Aaron was named in the Financial Review Smart Investor magazine's top 50 Financial Advisers in 2009, 2010 and 2011. This recognition was based on an adviser's knowledge of a range of financial planning topics.

Aaron holds the internationally recognised Certified Financial Planner™ or CFP® qualification and has completed a Diploma of Financial Planning. With these qualifications and experience, Aaron is well qualified to help clients to achieve their financial goals.

NSW

RI Gosford

Clients: John & Alicia

CONTACT US


Suite 2.01, 91-99 Mann Street
Gosford NSW 2250


02 4323 2877


rigosford.com.au

Nearly ten years ago some friends referred us to RetireInvest when my husband was heading towards retirement. We have always found Peter to be straightforward, honest and very understanding. He was genuinely interested in us and his experience and skills meant he could assist us to achieve our goals. We are now enjoying a comfortable retirement and have financial peace of mind.

Initially, our goals were ensuring an adequate retirement income and knowing what Government benefits were available. Now we enjoy family trips and the occasional overseas cruise.

We are so happy with the advice we have received that now we are the ones making the referrals to RetireInvest Gosford to our friends!

> We are reassured knowing our adviser remains up to date on the various legislative changes and provides a regular review service.

Peter Austin

Peter Austin is a full time financial advisers at RI Gosford. Peter is married with two adult children and has lived on the Central Coast for 25 years. He holds the internationally recognised Certified Financial Planner qualification along with a BA in Economics from Macquarie University, and a Diploma of Financial Planning.

NSW

RI Hornsby & Castle Hill

CONTACT US

8 McMullen Avenue **Castle Hill** NSW 2460	Level 1, 32 Florence Street **Hornsby** NSW 2077
02 9680 8153	02 9477 3340
ricastlehill.com.au	ricastlehill.com.au

Clients: Russ & Ann

SUPER

ESTATE

We retired a little unsure whether our modest superannuation would provide us a comfortable and secure lifestyle. We'd also hoped for an occasional overseas trip, as we love to travel. Working with RetireInvest in Hornsby has more than fulfilled our dreams.

Mark gives us sound advice in relation to our investments and he proactively altered our allocated pensions to better suit our needs – which involved a lot of time and paperwork! He sensitively convinced us to take out a Power of Attorney, which was hard to face.

We know we are in for the long haul and the annual seminars remind us that the long run trend is what's important, so we simply ignore the stock market's constant rise and fall.

We trust him implicitly, and best of all, we have managed to travel overseas nearly every year – a bonus beyond our wildest dreams!

Thanks to Mark's skilful handling of our portfolios, and despite the volatile financial climate, we have nearly as much in our super funds as when we retired.

Mark Robinson

Mark Robinson is the Financial Planning Manager of the practice and is responsible for providing financial advice to clients. Mark has been in the financial services industry for 23 years. His guiding principle when working with clients is that the money is ultimately theirs, and they should feel totally comfortable with where and how it is invested.

Mark is a Certified Financial Planner and a member of the Financial Planning Association's CFP Education Advisory Committee.

Mark is more than ably assisted by the RI Hornsby & Castle Hill team, who have been in the industry for many years and take great pride in getting to know all our clients and going the extra mile to help in any way they can.

NSW

RI Lower Hunter

CONTACT US

3/11-13 Church Street
Maitland NSW 2320

02 4933 0100

rilowerhunter.com.au

Clients: Rob & Marg

SAVINGS ESTATE SHARES

We met Gil over 20 years ago when we needed some life insurance. Over the years he changed our financial strategy: to pay down debt; upgrade to a new home; increase then decrease our insurances; accelerate our super through salary sacrifice and invest in the share market without taking excessive risk.

We also use the Estate Planning for Life service which gives us both peace of mind. We know that in the event of a crisis our family will have the information they need, and be guided by the Crisis Management Plan so they know what to do and who to contact.

We are debt free and have reached a point of financial independence - perhaps a decade earlier than we had hoped. Last year in our annual review Gil congratulated us on our hard work and success, but we told him that it was his advice that got us here!

A few years ago, Gil introduced us to Cashflow Management and this has helped us track our spending and remain focussed on our financial plan. With the new Moneysoft tools this is only getting better.

Gil Gordon

Gil formally joined the financial services industry in 1994 with RetireInvest, commencing his business in 2001. He then opened RI Maitland in 2002.

Gil is the principal shareholder of the business and works with clients of the firm as a financial coach emphasising lifestyle, peace of mind and financial goal setting.

Business growth has been 100% from referrals from satisfied clients and other professionals who want their friends and colleagues to enjoy the highest levels of professional service and courtesy they have received and this shows in the multitude of awards the business has won. Gil is supported by a team of qualified financial advisers, practice support staff and a paraplanner.

VIC

Horizons Wealth Surrey Hills

CONTACT US

Suite 5, 400 Canterbury Road
Surrey Hills VIC 3127

03 9836 4744

horizonswealth.com.au

Clients: Helen & Tony

SUPER

SAVINGS

After coming to the realisation that life can be cut short at any time, we decided that our retirement plan needed to be developed sooner rather than later. We wanted to live out our retirement in a healthy environment that would provide a meeting place for us to enjoy all our family and friends.

To achieve this, we needed someone to navigate us through the process and be flexible in meeting our goals:

- Debt elimination
- Consolidation of our superannuation funds
- Advice on maximising funding from Government and superannuation funds

We met Matt, and immediately felt comfortable and confident with his professional knowledge of how we could achieve the next stage of our lives.

In this ever-changing world, we have every confidence Matt and his team will steer us through our retirement years. The response to any query that arises is swift and reassuring.

We now live on the coast and enjoy all that life has to offer; creating many memories with those we love in our new healthy lifestyle.

Thanks to Matt and his team, the transition into retirement has been smooth and hassle-free.

Matthew Dunstone

Personal Wealth Adviser / Chief Operating Officer

Matt is our Chief Operating Officer and one of our Personal Wealth Advisers – he ensures that our delivery is spot on and the team is happy and all pulling in the same direction! Matt is a Self-Managed Super Fund specialist and has particular strengths around financial strategy but most importantly the passion to understand you and your dreams and work with you to put a great plan around them.

DESIGNING RICHER FUTURES

HORIZONS WEALTH

VIC

Horizons Wealth Surrey Hills

Clients: Graeme & Ruth

CONTACT US

Suite 5, 400 Canterbury Road
Surrey Hills VIC 3127

03 9836 4744

horizonswealth.com.au

We are in our mid-60s and love spending time with our two children and three delightful grandchildren. We had worked hard all of our lives to bring up our family and provide for our own retirement. We were very unsure about how much we needed to retire on or when we in fact could!

Our accountant introduced us to Scott Mitton as we had so many questions before we downsized for our sea change…..

- How much do we need to fund our retirement, and when can we retire?
- How do we increase Centrelink benefits, generate a tax free retirement income and eliminate significant capital gains tax?
- Can we afford to fund our hobbies? – travel and Mustang cars!
- Can we give some assistance to kids now?

Scott showed us that, with some tweaks, we could retire comfortably any time we liked! He journeyed with us through the sea change, sorted out some gifting to our kids and significantly reduced our taxes, including our stamp duty, and provided income for living and our hobbies!

Retirement became a reality and it's very reassuring to know we can contact Scott to deal with upcoming events and changing legislation. This provides us with much greater confidence about the future than had we tried to navigate retirement on our own.

Retirement became a reality and it's very reassuring to know we can contact Scott to deal with upcoming events and changing legislation. This provides us with much greater confidence about the future than had we tried to navigate retirement on our own.

VIC

RI Ballarat

CONTACT US

200 Sturt Street
Ballarat VIC 3350

03 5333 4950

riballarat.com.au

Clients: Louise

When I turned 60 in 2011, I wanted guidance and advice regarding my financial position, both now, and for my looming retirement.

I was very impressed with the easiness of the process: a phone call to make the appointment; necessary paperwork sent to me for completion and then the initial visit, where I was greeted by cheerful and welcoming staff.

This was equally matched when meeting Craig. Despite feeling a little apprehensive prior to the appointment I quickly relaxed and felt confident during our discussions. This warmth and friendliness still continues.

Craig has helped me secure my financial future and given me the confidence that the decisions made are suited to my goals and in my best interest. Now I'm retired, I know I have an income from my investments for now and in the future.

> Being in 'good hands' and being able to discuss financial matters whenever they arise is enormously reassuring emotionally as well as financially. The lack of stress leaves me free to enjoy my new retirement and all it may bring.

Craig Darrell

RI Ballarat love working in the local community. We are a team of two financial advisers – Craig Darrell and Derek Seare. We are supported by a team of professionals who assist us in providing quality financial advice to our clients.

Being good with financial issues is only part of our story – we are interested in helping people reach their financial goals and it is important they trust us and feel comfortable working with us.

The team is highly qualified and welcome new clients to call us if they would like to discuss their financial situation and the type of advice that might be appropriate for them.

VIC

RI Cheltenham

CONTACT US

Suite 22, 328 Reserve Road
Cheltenham VIC 3192

03 9585 1977

richeltenham.com.au

Clients: Russell

SUPER

I have been a client of RetireInvest for the past twenty (20) years. During that time I have received sound financial advice – initially, in respect of maximising my superannuation prior to my retirement and, subsequently in the management of my allocated pension funds.

The RetireInvest advisers I have dealt with over the twenty (20) years have proven to be knowledgeable and cognisant of my risk profile – which has become increasingly conservative over that period.

Of considerable importance, is the element of trust that a client must have in the integrity of his/her adviser. In my own case, that trust has been the basis of two decades of Client–RetireInvest relationship.

In particular, I have found the ongoing adviser consultations informative and invaluable in keeping up with the constantly changing world of finance.

Matthew Kerr

Matthew has over 16 years experience as a financial planner and specialises in complex issues for pre and post retiree clients.

He has extensive experience dealing with Self Managed Super fund (SMSF), personal insurance, investment advice and Centrelink issues. He owns and operates Retireinvest Cheltenham and helps clients make the most of the opportunities available to them.

Matthew and the RI Cheltenham team is supported by Robert Wilson, a financial adviser with over 30 years' experience in the industry and practice manager, Sara Kerr.

VIC

RI Colac & Geelong

Clients: June

CONTACT US

56 Hesse Street
Colac VIC 3250

03 5231 5007

ricgm.com.au

When we retired and moved to the coast, my late husband, who had run a large construction company, wanted to find a financial adviser who was switched on, frank and organised.

Over 14 years David has helped us maximise our social security benefits, maintain lifestyle plans and organise estate planning. We have used term allocated pensions, allocated pensions, investment trusts and direct shares to achieve our requirements.

David immediately developed a relationship with us based on trust and respect. He gained a clear understanding of our needs, goals and objectives and explained his recommendations clearly so we were comfortable we could meet our retirement goals.

When my husband passed away 6 years ago David talked with my children and I. It was particularly difficult as my husband had always dealt with our finances but he explained the way forward clearly and simply.

David continues to deal with my social security, revise my estate plan and cater for my income needs. I have updated my kitchen, renovated my bathroom and bought a new car. My grandson lives with me so David now deals with three generations of my family!

David Henry

David has worked in the financial services industry since 1992. Prior to joining RetireInvest as a financial adviser in October 2001, he worked as a financial planner in a number of large organisations within the financial services industry.

David holds the internationally recognised Certified Financial Planner™ or CFP® qualification from the Financial Planning Association of Australia (FPA) and a Diploma of Financial Planning. He is also an Associate of the Financial Planning Association of Australia.

VIC

RI Mildura

Clients: Shane & Linda

CONTACT US

30 Lemon Avenue
Mildura VIC 3500

03 5021 3931

rimildura.com.au

We sold our fruit block and knew we needed to invest the proceeds to fund our retirement. After seeing 2 or 3 advisers, we were most comfortable with Lynde at RetireInvest who understood what we needed and explained things in a way that was easy to understand.

She helped us to reduce tax payable by using superannuation and enabled us to access the benefits of a Pension Card.

Now we enjoy a regular income stream and know that we can easily access additional funds when required, while RetireInvest continue to manage and advise on our portfolio so we don't have to worry.

Shane and I are very happy with Retire Invest, we like the way they let us know if there is anything happening in the market that we should know about and ease our minds when the markets are very volatile.

> When we find that we need extra cash it is just a phone call and they are always helpful and give advice as needed. Nothing is too hard, very happy with Lynde.

Lynde Adams

I have always enjoyed meeting new people since being raised in our family-run motel business in Mildura. My fondness for talking and interacting with different personalities led me to seek customer service roles from teenage days working in a department store, to where I am today as a financial adviser.

After several years in the banking and finance industry, and then running a motel business with my husband, I took a break to raise my young family. I used this time at home to complete further studies and completed my Diploma in Financial Planning in order to resume my financial planning career as my three children got older.

I feel my role as a financial adviser is to educate my clients and give them the information they need in a manner they can easily understand and relate to. It's a rewarding role to be part of their journey as they work towards their lifestyle and financial goals.

VIC

RI Shepparton

Clients: Megan and Jade

CONTACT US

137 Maude Street
Shepparton VIC 3630

03 5831 2833

rishepparton.com.au

As a young couple we were excited about our future. We wanted a family, a house with a white picket fence and to make a plan for retirement so we could enjoy our lives together.

We had heard wonderful things about Sandy so we made an appointment. We needed to bring our multiple superannuation funds together and we wanted to understand our insurance options so we were covered in the event something awful was to happen.

Sandy discussed everything with us and made sure we understood what we were signing. She answered all of our questions.

Each year we review our financial plan and are always surprised to see how far we have come. Three years on from our initial appointment, we are making the right decisions and our portfolio is growing substantially. We are contacted if issues come up during the year and the actions are taken. We feel 100% confident in the decisions that we make together, with Sandy.

We now have our beautiful baby boy which changes our situation so we will be working with Sandy to keep on track so he is cared for in the best way we can. Our future is really exciting.

Sandy Miller

My name is Sandy Miller. I commenced working in the financial services industry in 1987 and have been with RetireInvest since 1994.

I am a co-Proprietor of the Shepparton office. My desire to assist people with their finances prompted the move into financial planning. I was an owner/manager of a financial planning and insurance business prior to joining RetireInvest. I have a Diploma of Financial Planning from Deakin University.
I also hold the internationally recognised Certified Financial Planner.

I am supported by a team of qualified professionals who are equally as passionate about financial advice as I am.

SA

CMS Financial Planning
Adelaide

Clients: Dr Andrew

CONTACT US

190 Flinders Street
Adelaide QLD 5000

08 8407 1333

cmsca.com.au

Having run my own private medical practice and being employed in the public hospital system, I was focussed on caring for my patients rather than properly managing my financial affairs.

John helped me to fully explore and understand my particular financial situation in a warm, friendly and clear way. His deep understanding of the complex Australian superannuation laws enabled him to put a financial plan and investment strategy to me which was tailored to my particular situation, opportunities, needs and life stage.

We have focussed on cash-flow strategies to build savings, which have weathered the GFC storm and continued to grow, enabling me to be ready to be a self-funded retiree. I grew these savings whilst still enjoying a happy lifestyle which I will continue to enjoy after I retire.

The outcome of John's financial planning has been wonderful, surpassing all my hopes and expectations.

As I approached the last 10 years of my working life I knew I had to get my finances, and my spending, under control.

John Flanagan

As an authorised representative of RI Advice Group, CMS Financial Planning offer you a wide range of financial services.

John has provided detailed and accurate advice to a broad range of clients since 1996. He holds a Diploma of Financial Planning. He is also a Certified Financial Planner, the highest practitioner qualification, along with being an active member of the Financial Planning Association of Australia.

CMS | PRIVATE ADVISORY
FINANCIAL PLANNING

WA

Benchmark Consultants
Kalamunda

Clients: Gwenda & Peter

CONTACT US


Suite 2, Barber House, 16 Mead Street
Kalamunda WA 6926


09 9293 2922


benchmarkconsultants.com.au

Gwenda and I joined Benchmark for principally three reasons:

- We had known Peter and his family for many years and found him to be honest, trustworthy and shared similar life values as ourselves.
- The product choices provided by Benchmark consultants provided full flexibility and were not limited in anyway by the owners of the platforms provided and allowed use of shares as well as a broad range of products as part of our superannuation investment.
- Services provided are generally well researched and professional. This is well demonstrated by the response attached to two important questions I raised with Peter recently. The voracity of those responses in very short time (less than half a day) under-pin the professionalism of Peter and are attached in evidence for those seeking further proof of his standing.

It is our opinion that Benchmark Consultants are a professional financial advisory service and commend the service to both existing and prospective clients.

Peter Stewart

Benchmark Consultants is a boutique Financial Consulting practice located in Kalamunda, Western Australia. Established in 1986 by Peter Stewart, Benchmark Consultants provides clients with a personalised approach to maximising their income and managing their finances.

The team at Benchmark take pride in assisting clients to achieve their desired financial goals. Clients receive regular correspondence, updates and reviews to ensure they are kept informed and their financial requirements are kept up-to-date in the ever changing economic climate.

Benchmark Consultants®
Achieve more with your Financial Planner

WA

Benchmark Consultants
Kalamunda

Clients: John & Joy

CONTACT US

Suite 2, Barber House, 16 Mead Street
Kalamunda WA 6926

09 9293 2922

benchmarkconsultants.com.au

In 1988 my husband and I returned to Australia after many years working and studying overseas. Three young children were our only assets and from our perspective they would be a financial liability for the foreseeable future! When my employer introduced salary sacrificing, I was keen to explore it. Employees were provided with a list of approved financial advisors and were required to seek advice before proceeding.

That appointment lead to a partnership of almost 30 years. Peter Stewart at Benchmark Consultants built an understanding of our financial situation, our needs and hopes. Crucially for us without assets in our early 40s, was the need to be financially independent in our retirement. That was decades away and with our children's education a priority, it all seemed too hard.

Fast forward to today. Our children are well established with their own careers and families. My husband and I own our home and have sufficient in pension accounts to live comfortably, including travelling. Throughout the intervening years, Peter patiently discussed every statement of advice with us: the options, the risks, administration fees and the research on which he based his recommendations.

We would not have the financial independence we have today without such quality financial advice. Peter Stewart's contribution is one worth celebrating.

WA

RI Rockingham & Mandurah

CONTACT US

3/32 Pinjarra Road
Mandurah WA 6210

09 9586 1411

rirockingham-mandurah.com.au

Clients: Lauris

SAVINGS

When my husband Bill was diagnosed with Alzheimer's a few years ago, I hardly knew the difference between stocks and shares.

I certainly didn't know how to navigate Centrelink and the other government agencies we needed.

Over the next three years John and his team patiently taught me the best way to deal with our money. They helped me in so many ways on my horror journey with government mental health departments, doctors and nursing homes.

I always consider myself lucky that Bill and I had gone along to the morning tea hosted by RI Advice and made the brave decision to change our financial planner and work with John. What a good decision it was! He was so professional and quick to put in place the financial strategies we needed, so that when Bill and I needed surety, it was there.

I truly value our relationship and feel totally cared for in so many ways. I can honestly say John is more than just our financial planner, he is a close friend.

John Muchmore

John has worked in the financial services industry since joining RetireInvest as a Paraplanner in 2004 then qualified as a Financial Adviser in 2005.

Prior to joining RI Advice, John was a member of the Australian Defence Force where he instructed Nuclear Biological and Chemical Defence to fellow sailors.

John holds an Advanced Diploma of Financial Services (Financial Planning). He is a Senior Associate member of the Financial Services Institute of Australasia (FINSIA), an affiliate member of the Financial Planning Association of Australia (FPA) and holds the SMSF Specialist Accreditation.

NT

Retireinvest Darwin

Clients: Glen & Debra

SUPER

SAVINGS

CONTACT US

Level 3, Carpentaria House,
13 Cavenagh Street **Darwin** NT 0800

08 8941 7599

ridarwin.com.au

When Debra changed jobs in 2002, the question of what to do with her superannuation posed a great dilemma for us. We knew we needed to provide for ourselves in retirement so needed specialist advice.

We still remember that first meeting with Glen. He immediately put to rest our fears and apprehension.

We achieved what we wanted – a personalised, tailored package. We were not forced to choose between off the shelf standard investment packages, or what someone else thought we should have. Our recovery after the Global Financial Crisis was a testament to the effectiveness of our investment strategy.

I retired a few years earlier than planned and am looking forward to Debra retiring soon. We achieved our financial goals and can enjoy our long and happy retirement without any financial concerns.

> Looking back 14 years later what we didn't realise was how long term and beneficial this relationship would be for us.

Glen Boath

Vision: To be known as Darwin's most respected provider of tailored financial advice for business owners and retirees.

Intention: Our intention is to build great relationships with our clients so that they may attain and maintain financial independence and security.

We will endeavour to make the complex simple and remove confusion and fear. We want every client to have confidence and peace of mind in the knowledge that they are in the good hands of their trusted Adviser.

Mission: Our mission is to provide an experience that is engaging, meaningful and of value to our clients. We will honour our clients' expectations by being accessible, listening and seeking to really understand what they need and want.

By working together in partnership we will design, implement and maintain a personal blueprint of financial solutions to support each client's desired quality of life.





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Registered office: Level 23, 242 Pitt Street Sydney NSW 2000 | Tel: 1800 738 473

RI advice
Retirement Advice Specialists