Having an appropriate financial plan in place covers more than just investments and insurance.

The value of having a financial adviser

The same goes for a financial adviser – there are some you will just click with.

Here we provide some ideas on finding one that you feel comfortable with, who can help you improve your financial future.

# **Keep on track…**

Over the long term, investment markets will always fluctuate.

This can be difficult for some people, as they worry about whether they will have enough money for travel, renovating the family home 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 individual 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, either 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 simply don’t have time for, and so the risks get larger and larger, the longer they leave it.

**April 2016**

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.

Getting some 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.

# **You are in safe hands…**

Taking the time to find an experienced financial adviser who makes you feel comfortable, one that you can work with over the long term, can provide you with peace of mind when it comes to your financial future.

Research shows that people who received financial advice were up to $100,000 better off at retirement (depending on their age)[[1]](#footnote-1), so it makes good financial sense to invest in a good adviser.

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

If you enjoyed this article, feel free to share it.

1. Financial Services Council, 'Better off with savings advice' research, February 2011. [↑](#footnote-ref-1)