



This year was meant to be *different!...*

1

Did you book the holiday you really wanted?

2

Are you going to spend the holiday period juggling work and the kids until school starts again?

3

Are you able to afford the gifts you want to purchase for your friends and family this year?

4

Did you manage to keep your new year's financial resolutions past January?

If you didn't finish this year achieving your financial goals, even after all the interest rate cuts, then you might need some help.

We can work together on a plan to get you there.

Our ultimate goal...

Most of us dream of the day when we are no longer restricted by our job, having the luxury of working less (or not at all), travelling more and having less responsibility.

Did you know?

Even though we work for around 40 years of our life, approximately 80% of Australians STILL retire needing some form of government assistance.

Do we really WANT to have to work until we are 75? How silly...but that's where we're headed if we don't do something.

Most of us think *"It won't happen to me."*
The rest of us think *"I still have plenty of time."*

For many of us it is just a dream because we don't take the time to **set a financial goal and work steadily towards it.**

We have all heard that "the definition of insanity is to do the same things and expect changes".

If you want to make a difference to your financial position **NEXT YEAR**, then please **call us today** and book your review. I have some appointments available for early next year. Make sure you book in before the holiday break.



You don't need a huge income to be a successful investor. In fact budget savvy investors are often more successful. Ask us for our article on "Who makes the best investor? High fliers or budget savvy?"