



Where has the year gone?

Where are we going?

If you decide to go on a week's holiday you wouldn't normally just jump in the car and take off, would you? You would need to consider many things before leaving:

- Where do you want to go?
 - Where to stay?
 - Availability of accommodation?
 - What to take with you?
 - How much money is required?
 - Who will collect the mail?
- ...and the list goes on.

If you don't consider these points it is likely many things will go wrong, from taking the incorrect clothes to failing to find suitable accommodation. A lack of planning will impact on the purpose of the holiday - to relax and have fun!

For a holiday to be successful it requires a certain amount of effort and planning.

You've heard this before no doubt...

Benjamin Franklin is credited with having said *"By failing to prepare, you are preparing to fail"*. Since his initial comment, many well known people have adapted the saying including Winston Churchill who during World War II stated *"He who fails to plan is planning to fail"*.

At the beginning of this year did you put a plan in place to achieve your financial objectives? And how did you perform against this plan?

First things first

Before planning anything, we all need to understand what it is we are setting out to achieve.

Over the longer term we generally all have the same objective - to be financially secure and independent. Unfortunately the majority of Australians do not achieve this and will retire needing some form of government financial assistance.

It is probably no coincidence that the majority of people have not created a plan to achieve financial independence. **If 82% of people retire requiring government assistance, it clearly can't be that easy to do by yourself.**

Take action now

To achieve your financial objectives next year and into the future the first thing you need to do is understand your financial position and the potential it offers. We can assist you in determining your capacity to achieve your financial objectives.

We understand you are going to be busy until the holiday period is over, however we want to help as many people as we can to make the right start to a new year.

We have already begun planning for next year and we still have a few spots available for consultations. We urge you to please book in before your holiday break so we can plan to succeed together.