



Extensive Advice

Take charge of your financial affairs

Growing and protecting wealth is difficult to do on your own - planning for your future lifestyle is an integral part of reaching your financial goals. By working in partnership with you, we strive to understand your goals for current and future generations.

Our advice to you, focuses on achieving and maintaining a lifestyle and will look at your entire financial position. Our extensive advice is designed to provide flexibility, control and absolute peace of mind that your financial affairs are in order.

We will work with you to provide professional advice, which will reflect your personal circumstances from the following areas:

Your Superannuation

- Ease of management through to retirement
- Concessional Centrelink assessment
- Potential eligibility for government co-contribution and rebates
- Flexibility
- Greater diversification
- Protection from creditors
- Estate planning flexibility
- Integrate your insurances within superannuation
- A tax effective vehicle to accumulate longer term wealth

Self Managed Super Funds

- Large investment choice including the ability to invest directly into shares, bonds, property, cash
- May be more cost effective for large accounts
- Family and estate planning benefits
- Self-managed super fund establishment
- Setting the Investment Strategy
- Selecting and placing investments
- Ongoing administration and taxation service
- Investment reporting including non-standard investments
- Facilitating the provision of other specialist services

Risk Protection

- Protecting your family, your future and your ability to earn an income.
- Peace of mind knowing your family would receive a cash lump sum in the event of your death or total and permanent disablement.
- Protection in the event of suffering a major trauma, such as a stroke or cancer.
- If you run a business, there are insurance plans that can protect the business and ensure it continues to operate even if you are unable to manage it.

Investments

- Understanding your attitude towards risk
- Strategies to balance risk and return
- Investing regularly to average the price you pay for your investments
- Accumulating funds through gearing - borrowing to invest
- Planning for your children's education
- Building and protecting wealth
- Tax minimisation strategies
- Saving for a holiday or home renovation
- Diversifying your investments to reduce risks
- Building a personalised investment portfolio

Planning your retirement

- Retirement aims
- Optimising your retirement income
- Specialised solutions for your superannuation
- Assessing your attitude towards investment risk
- Estate planning strategies
- Liaising with other professionals including your accountant and solicitor.
- Releasing your wealth by unlocking home equity
- Linking current investments to your retirement analysis
- Tax planning strategies
- Maximising potential Centrelink entitlements and liaising with them on your behalf.
- Age pension benefits
- Transitioning to aged care

Estate Planning

- The right funds, in the right hands at the right time.

Implementation

When you become a client of ours, we look forward to a long term, ongoing relationship where we work together to ensure that you remain "on course" to achieve your goals and objectives. We do this via our service offering, which is critical to the success of your financial plan.

Costs

This will be discussed with you and agreed before written advice is prepared.

Contact details

Phone : 08-8269 9100

Fax: 08-8269 9111

Email: pakplans@austfinservices.com.au

Address: 58 Prospect Road, PROSPECT SA 5082

Website: www.pakplans.com.au

PAK Plans Pty Ltd is a Corporate Authorised Representative No. 306868, of AUSTRALIAN FINANCIAL SERVICES LIMITED ABN 50 116 900 362 Australian Financial Services Licensee (No 297239) Head Office: Level 19, 31 Queen Street, Melbourne VIC 3000