



# Limited Advice

## Consolidating a financial need at a point in time

We acknowledge that not everyone will require a financial planning process. For many people the advice they require is often driven by their age, level of income, assets or debt and they have a specific financial planning need they have asked us to consider.

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

### Your Superannuation

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

### 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.

Or...

### 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

Or...

Or...

## 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 liasing with them on your behalf.
- Age pension benefits
- Transitioning to aged care

## 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

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Or...

## Estate Planning

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

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