



**EVANS EDWARDS**

FINANCIAL ADVISORS | WEALTH CREATORS



**LET US HELP YOU ACHIEVE  
YOUR LIFESTYLE AND FINANCIAL DREAMS.**

## Who we are

At **Evans Edwards** we always strive to make a positive difference to our clients' lives by providing the best advice and tailored solutions to assist you to achieve your goals - whatever they may be.

Shaun Nembach and Vicky Gilroy are locals with the experience to help you grow your wealth no matter what life stage you are in, whether that be starting out, looking to grow, or looking forward to winding down into your ideal retirement. Shaun and Vicky head our complete Financial Planning and Wealth Creation service with a difference, and are licenced through our association with Henderson Matusch (HM).

All three principals - Tony Edwards, Marni McGrath and Jayne Maresse – are also licenced through HM, and can assist you by providing tailored advice on superannuation and self-managed superannuation funds.

**We're here to help wherever we can.**



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## What we do

Taking the first step is always the hardest. We will guide you to find the resources you need to be able to do, and have, what's important in life to you - or to simply stress less over finances. You will enjoy our one-on-one advice and coaching while we work with you. Your plan will be realistic and manageable, and tailored and unique to your individual lifestyle goals. We can help you with:

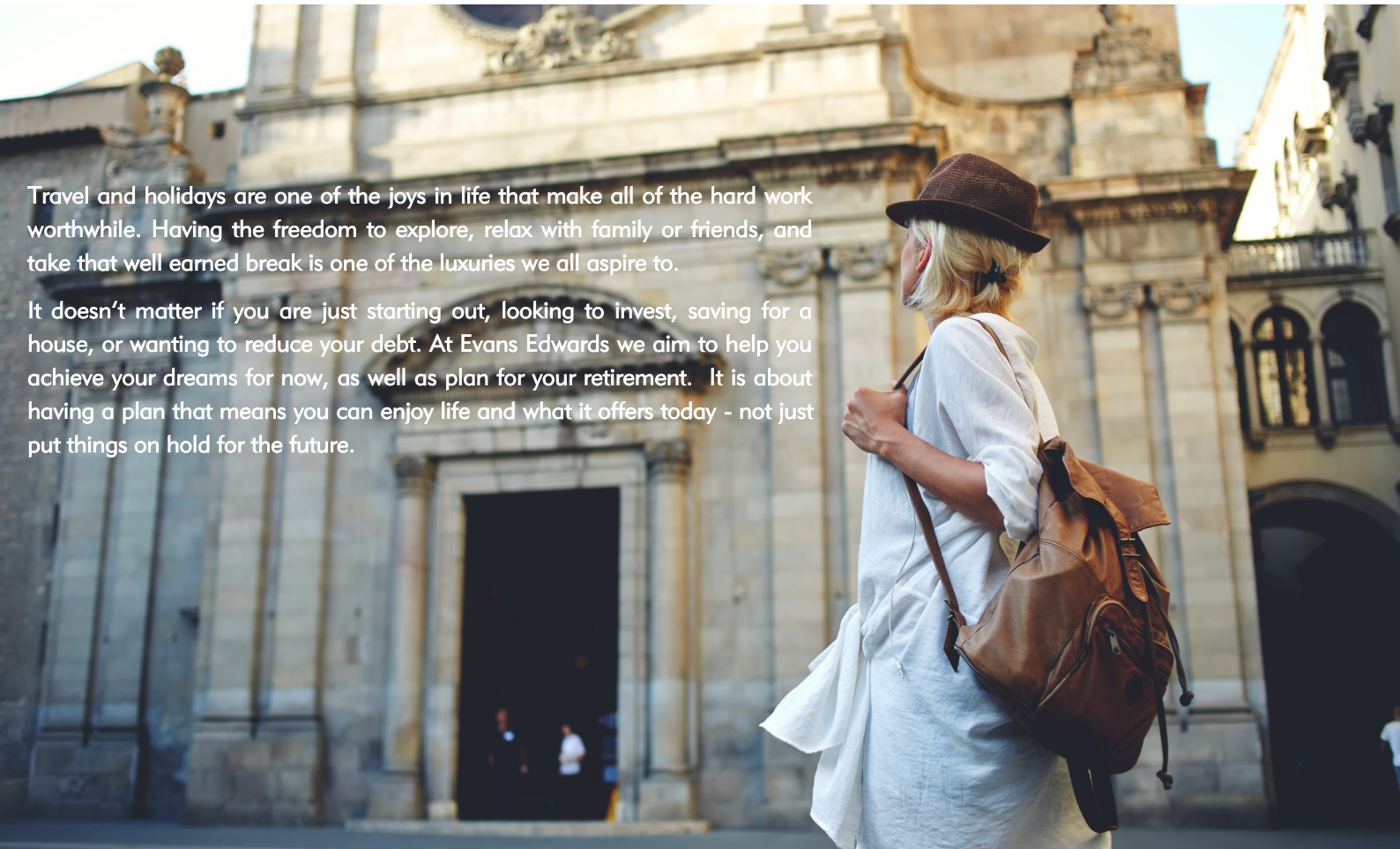
- Identifying your short, medium and long term goals and how you are going to achieve them
- Wealth Creation and Investment strategies to build for your future
- Putting in place effective debt reduction strategies and lending options that are right for you
- Understanding and monitoring where your cash goes - a full analysis of your financial position
- Ensuring best investment choices for your Superannuation or Self-Managed Superannuation Funds
- Making the most of your hard earned cash through salary packaging
- Understanding what income protection or other insurances you may need for peace of mind
- Succession and Estate Planning advice
- Transition to retirement benefits and strategies
- Wealth Preservation and management options
- Aged Care planning, considerations and support options



## No matter what lifestage you are in

Travel and holidays are one of the joys in life that make all of the hard work worthwhile. Having the freedom to explore, relax with family or friends, and take that well earned break is one of the luxuries we all aspire to.

It doesn't matter if you are just starting out, looking to invest, saving for a house, or wanting to reduce your debt. At Evans Edwards we aim to help you achieve your dreams for now, as well as plan for your retirement. It is about having a plan that means you can enjoy life and what it offers today - not just put things on hold for the future.




Your plan must have the flexibility to adapt as your life and circumstances evolve and change. Starting a family is an exciting time but it can also be a time of stress and challenge from a financial perspective. If this is part of your life plan, the reality of a mortgage and the costs of raising a family can raise some important questions. We can help you plan for this without the stress, or if that bundle of joy has already arrived, we can also help you budget and plan for their future.



No matter what lifestage you are in



A man and a woman are sitting on wooden chairs on a deck, facing each other and smiling. The woman is on the left, wearing a light blue top and patterned pants. The man is on the right, wearing a brown hat, a blue shirt, and dark pants. They are outdoors, with a body of water and a sunset in the background. The text is overlaid on the right side of the image.

One of reasons that we all work so hard is to ensure that we can enjoy a stress free life in our retirement. We realise that this is different for everyone, and as we work through your individual plan we will keep this in mind so we can design a strategy that will help achieve your ideal retirement. What you choose to do with your time should be exactly that; a choice, as you have the peace of mind and confidence that your plan has created options, and the ability to support you and the lifestyle you want to lead.

No matter what lifestage you are in

# How we can help you

## Goal Identification & Achievement

We take you through a process to identify and quantify your lifestyle and retirement goals and objectives, including timing, and provide a detailed personal Wealth Creation Action Plan to guide you towards achieving it. It is a well structured plan which also allows for those little surprises life throws at you along the way. We ensure you have the ability to alter and adjust your plan when your circumstances and/or goals change.

## Debt Reduction

We will do a review of your existing financial facilities and look at sound strategies to help you pay out your mortgage sooner, saving thousands of dollars in interest where we can, that would otherwise have been given to the banks. Best of all, this can usually be achieved without increasing the timing or amount of your repayments.

## Cashflow Monitoring and Management

After a full analysis of your current financial position including a detailed household cashflow breakdown, we will work with you to establish forecasts, then analyse, monitor and report to you on how you are tracking each month against your targets.

## Investments

We research and source the very best 'money managers' who fit our strict investment criteria to provide you with quality investments suited to your investment profile, to look at the best ways to maximise your return.

## Taxation Strategies

Helping to understand and improve your taxation strategies and to manage your tax liability as effectively as possible in conjunction with your tax professionals, is a combined approach that can have real benefits for you.

### Salary Packaging

We can assess your individual options to ensure that you are taking full advantage of any tax savings and other benefits available under an effective salary packaging arrangement. We also ensure you have the best package, with appropriate ongoing monitoring and advice to maintain your benefits.

### Insurances

Sometimes things don't always quite go to plan, so it's good to have a back up plan just in case. We can help determine your needs in this area, with a focus on your financial and lifestyle goals to ensure that they are not impacted by unexpected events.

### Estate Planning

We can help you to have peace of mind that your affairs are in order with assistance from your legal professional, by guiding you through the benefits and fundamentals of having an effective Will and Power of Attorney.

### Superannuation

It's important to achieve your retirement goals, whatever they may be. We can assist through a review of your current superannuation investments and where possible, recommend strategies and options to better maximise your outcomes.

### Wealth Preservation

Once wealth has been created and your retirement age and goal has been reached, wealth creation may cease and the wealth preservation process begins. We can tailor tax-effective, income producing solutions, including superannuation strategies, with ongoing management and maintenance to help you retire in comfort, ensuring your savings last as long as possible.

**Disclaimer:** No part of this document is to be construed as a solicitation to buy or sell any financial product/s and recipients should not rely upon the contents of this document but should make their own assessment and evaluation, undertake investigation and enquire and seek appropriate advice to enable them to make any decision concerning their own interests.



Let us help you find financial freedom



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ROCKHAMPTON • YEPPOON • EMERALD

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