



# PSK Financial Services

## Advice that puts you first

### Financial advice for you

No matter what you want out of life, PSK Financial Services can help you get there.



# Our business

PSK Financial Services is a leading financial services provider. Our business was established in 1969.

Our success has been achieved through mutual trust, developed over many years of providing advice services to our clients and their families.

# Our promise

At PSK Financial Services, our aim is to help you achieve financial success and peace of mind by providing you with a personalised financial strategy.

Our qualified financial advisers have the expertise and commitment to provide professional financial planning advice and ongoing service.

Our key focus is to guide you through the maze of financial issues and priorities to help you achieve your unique financial needs and objectives. Our personalised financial strategies put you in control of your financial future.

# How we can help you

We can help you grow your investments, protect your assets and provide surety of income in retirement.

## Help with growing your investments

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Pre-retirement planning
- Salary packaging advice
- Gearing strategies

## Help with protecting your assets

- Risk and insurance analysis
- Business succession planning
- Estate planning

## Help with providing income in retirement

- Retirement planning
- Superannuation planning
- Centrelink planning
- Self-managed superannuation



# Our financial advice process

We look at your entire financial position, your needs and what you want to achieve in life before helping you plan how to get there. Then we guide you through a simple step-by-step process to create a financial plan tailored specifically to your needs.

1

## Understanding your goals

At our first meeting we get to know each other; we discuss your current situation, your life goals and values to understand how financial advice can benefit you and your family.

2

## Considering the opportunities & risks

Once we understand your circumstances, goals and attitudes to risk – both investment risk and life risk – we will investigate the range of financial options available to help you reach your goals.

3

## Building your financial strategy

Based on our discussions and research, we will present you with a customised financial plan that is written in plain English, which will set you on the path to where you want to be.

4

## Bringing your plans to life

We will work closely with you to implement your financial strategy step-by-step, so you can have as much control as you like, know where your money is going and why.

5

## Staying on track with regular advice

We will review your strategies regularly and you will benefit from our ongoing support and advice. We will stay in touch, ensuring your plan stays up to date as your life changes.

## Our ongoing commitment

It's difficult to predict if and when things may change, and even harder to keep up with frequently changing legislation and its implications. We provide ongoing advice and management of your strategy, including regular performance reporting, communication about investment markets and maintenance of your investment portfolio and insurance coverage.

## Our door is always open

You can contact us at any time, particularly if things change. Our team is always available to talk with you.


## Our people

Our advisers are fully qualified experts in personal finance and investment. We are committed to ongoing professional development and education to give you the most up to date technical knowledge and advice, tailored to your needs. Our experience and specialist knowledge helps you make sense of all your options, so you can choose the best solution for you.

We observe a strict and comprehensive Code of Professional Conduct, and are subject to stringent compliance and audit guidelines.

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Certified Quality Advice Practice  We are a Certified Quality Advice Practice, awarded by Charter Financial Planning. Certification is based on our industry qualifications, demonstrated best practice operations and proven success in meeting the financial planning needs of clients.

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