



credent
financial services

WITH COMPLIMENTS



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Advice
Superannuation
Investments
Retirement Planning
Risk Protection
Banking Solutions

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Quality Trust Innovation



Credent Financial Services aims to provide clients with high quality, innovative and educative advice, in an environment where the client relationship is pivotal.



It's all about you.

Credent's Advice Process

helping you make informed decisions

discovery	analysis & strategic development	recommendation & implementation	ongoing service
<p>At our initial meeting we discuss your financial and lifestyle needs and objectives to determine if we can assist you.</p> <p>There is no obligation to continue with our advice process and the cost of this consultation.</p> <p>If we mutually agree we can assist you in achieving your desired financial goals, we need to learn more about your personal and financial situation to provide you with the best advice.</p>	<p>We consider several options for achieving your identified needs and objectives, and provide you with written recommendations, in a document called a statement of advice.</p>	<p>We take time to explain the reasons and implications for our advice with you in clear and concise manner, to ensure you have a thorough and complete understanding of our recommendations.</p> <p>If you are happy to proceed with our personal financial advice we will manage the process of implementing of our recommendations, and provide you with complete end-to-end advice process.</p>	<p>To ensure our recommendations keep you on track, we agree a time frame for our next meeting to review your current financial position, needs and objectives.</p> <p>We review your objectives, financial situation and needs in conjunction with our service package.</p>

Where Are You?

20's	30's	40's
<ul style="list-style-type: none"> • Start budgeting to manage your cash flow • Pay off 'bad' debt 	<ul style="list-style-type: none"> • Pay off 'bad' debt • Consider consolidating • Have regular investment plan • Get advice on borrowing to invest • Take out adequate insurance 	<ul style="list-style-type: none"> • Pay off 'bad' debt • Consider consolidating • Have regular investment plan • Get advice on borrowing to invest • Check your insurance cover • Be smart with super • Review your will for changing circumstances
50	55	60+
<ul style="list-style-type: none"> • Pump up your super savings • Review you risk profile • Get advice on borrowing to invest • Check your insurance cover • Review your will and consider estate planning 	<ul style="list-style-type: none"> • Take advantage of higher limits for concessional super contributions • Get financial advice on accessing your super • Get financial advice to help you take advantage of government benefits 	<ul style="list-style-type: none"> • Get financial advice on accessing your super • Maximise government benefits • Accelerate your super savings, if still working • Release other wealth • Review your will and estate plan

Our Advice & Continuing Service

initial advice

At Credent Financial Services we tailor our advice to suit every client's goals and personal situation. We provide you with advice that may be comprehensive and encompass all of your financial affairs or may be designed to meet your immediate financial objectives. The initial discussion with your planner at Credent Financial Services will determine the direction in which would be best suited to your personal situation and the direction you choose to go in.

At this stage we will agree on the nature of your advice.

COMPREHENSIVE

If your needs determine we will provide a full financial plan, looking at your short, medium and long term goals.

Our recommendations will be outlined in a tailored Statement of Advice addressing

- Debt
- Investments
- Superannuation
- Personal Risk
- Tax

SPECIFIC

At this time full comprehensive advice is not required as you may have specific goals that need to be met.

This enables us to provide you with a service addressing your needs and assisting you to structure your finances, generally one step at a time

Service Packages

foundation

growth

prosperity

Advice

financial planning advice including

- Investment Planning
- Budget and debt management
- Salary packaging
- Retirement Planning
- Personal insurance and risk management
- Estate planning
- Personal and employer superannuation
- Deposit and lending
- Centrelink Benefits
- Superannuation
- Insurance



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