RELIANCE science

Together we can craft an aged care plan which reflects your values

a publication by RELIANCE WEALTH MANAGEMENT

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Take a proactive approach

As life expectancies increase, many of us are fortunate to expect more golden years than our parents and grandparents. With dreams of travel, cruise ships and more time playing with the grandkids we will likely have longer and more active retirements than ever before. At the same time, it's also important to consider the possibility we may need support with daily living and medical care in our older years. Unfortunately, most of us avoid thinking about our own future aged care needs.

It's totally understandable. But the trend needs to stop. By delaying decisions until we are increasingly vulnerable, we run the risk of them being taken out of our hands. Don't wait. At Reliance Wealth we want to empower you to take a proactive approach to your aged care needs, so your future is tailored the way you want, contact us on 03 9589 8888.

Effective planning creates peace of mind What sort of life do you want to live? Which hobbies and interests would you like to continue? How would you like to stay connected to family, friends and community? These are the types of considerations which will influence your plan, as well as the expected financial costs of living arrangements and support.

Planning is easier than you think and offers many benefits including;

- Avoiding costly mistakes
- Ensuring you have a voice
- Peace of mind for you and your loved ones
- Taking pressure off family when the time comes

Get the ball rolling today! There's no reason to wait. Get planning and take control of your future. We have helped many of our clients to start the planning process and often discuss when and how to bring your family into this process, **contact us on 03 9589 8888 or email us at emailus@reliancewm.com.au**
The sooner you plan your aged care, the better.

Welcoming Our New Head of Advice Operations

We are thrilled to introduce Karmen Wigney, our new Head of Advice Operations! With over 15 years of experience in the financial services industry, Karmen has specialised in providing administrative support and customer service to both clients and financial planners. Her aim is to strengthen client experience and engagement by continuing to develop the Reliance Wealth advice process. Karmen will be at the forefront of enhancing our advisory services, ensuring we continue to provide personalised, strategic guidance that meets your unique needs.

Your Financial Future Starts Here

As the seasons change, it's the perfect time to refresh your approach to financial planning and explore new growth opportunities. In this edition, we're excited to introduce you to our range of services to help you navigate life's financial milestones. From smart investment management to personalised tax strategies and from retirement planning to protecting your future with the right insurance, our expert team is here to support you every step of the way.

Want to give your family and friends financial confidence? Refer them to us!

Our business is passionate about positively impacting people's lives and helping them reach financial empowerment. If you know anyone who may benefit from having a trusted adviser, we'd be so grateful for your referral. Alternatively, you can provide their details and we will get in touch with them directly. Thank you so much, it's customers like you who help our business grow!

Making the decision for a family member to enter Aged Care can be an emotional time.

Our Senior Financial Adviser Diana Cui, has a specialist accreditation in Aged Care Advice, and extensive experience assisting clients to evaluate the options for consideration. If Aged Care for a loved one is on your mind, feel free to give Diana Cui – Our Aged Care expert - a call and have a complimentary chat to put your mind at ease on the next steps.

We are here to support you through every stage of your financial journey. Our services cover a wide range of needs, from investment management and tax planning to navigating age pension benefits, aged care planning, and ensuring you have the right personal insurance. Whatever your current situation, our team is ready to assist with expert guidance and personalized solutions.

Take a look at our full list of services and contact us today to see how we can help you secure a confident financial future.

Investment management

We employ a dynamic approach to investment selection, allowing a fluid allocation between assets to seek the minimum level of risk that is required to achieve the target return that is necessary to find the cash flow that is needed for the number of years that is required.

Tax Planning

The only investment that is truly risk free is saving an unnecessary cost and if a dollar saved is a dollar earned then a tax dollar refunded must be two dollars earned. Be sure you're not paying more than you need to numerous strategies to plan the flow of money to get it to the right place at the right time to be taxed at the appropriate level.

Aged Care

There are more than 30 different ways to manage the financial aspects of entering age care. It's an extremely complex situation that often arrived at with little warning and with personal priorities that quickly outweigh the importance of good planning. It's very easy to put aside due diligence and simply make a choice this can have significant financial impact if there's any good news in that, it's that you'll likely never know. If you want the results, you take on the personal priorities with your family, leave us with the financial aspect.

Capital Longevity

Unless you survive on the Age pension (and I hope not) then you rely on income from investments and probably draw down of capital (if not now then in the future – when bread costs more). With your lifestyle relying on your capital there is nothing more important financially speaking, then preserving the life of your capital.

Age Pension and Centrelink Benefits

If you're eligible to receive an age pension or other benefit, then be sure to receive your entitlement. If you're really lucky you might convince us to complete the painful job of dealing with Centrelink on your behalf.

Personal Insurance

You and your ability to earn an income are often your most valuable asset no matter what age you are having the right personal insurance is essential to your financial security and protect your current lifestyle business retirement plans, and underpin your wealth creation strategy having the correct personal insurance is in place gives you and your loved ones peace of mind. Should something happened to you.

If there are any changes in your life, please contact our team and we will be able to assist with any of the services listed.

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