

NAVIGATE YOUR FUTURE... DISPELLING THE MYTHS



"One of the biggest myths of our industry is that many believe you only need a financial planner when you are wealthy or have excess funds to invest or spend"

– Craig Banning, Navwealth

WHAT'S IT ALL ABOUT?

If you feel that financial advice can only help you with investments, or you are waiting to become 'wealthy' before engaging one, it is time to dispel the myths...

A common misconception of financial advice, is that you only need it when you are wealthy.

Regardless of whether you are just embarking on your career, starting a family, buying a property, approaching retirement, or already a millionaire, financial advice can help. Good advice is about making the most of your situation and ensuring every opportunity is explored to grow your wealth and help you meet your life dreams and goals.

Common myths:

- › Financial advice is only for rich people
- › Advice is only for investing
- › Advisers don't give independent advice
- › My finances are simple – I can just do it myself
- › I am not old enough to need financial advice



Most Trusted Adviser

We invite you to share your Navwealth experience with us: please contact admin@navwealth.com.au

“Navwealth put me at ease, instilling confidence. I do not feel embarrassed when I am ignorant of financial matters. They take time to explain and ensure that I understand. This is something I really appreciate”

– Sue Wadey, Navwealth Client

WHY?

Taking the first step to contact a financial planner is the most important financial step you will ever make. Whether you want to sail the world, pay for private school education for your children, buy your dream home, or just want to ensure you live a comfortable retirement, our expert advice can help you achieve your financial and lifestyle goals, now and well into the future.



THE NAVWEALTH SOLUTION

At Navwealth we understand that every client has differing financial circumstances. We have heard all of the myths about financial advice, and believe our unique approach dispels these perceptions. These myths include:

- 1 “A financial adviser only provides investment advice” – Our goal is to be your primary contact for all of your financial decisions. Whether buying, selling, retiring, upsizing, downsizing or changing careers we can help.
- 2 “I have to be wealthy to have a financial adviser” – Our role is to help you achieve your financial and lifestyle goals. Regardless of your ‘wealth’, our approach and advice will enable you to be tax-effective, consider all financial opportunities, maximise your wealth and meet your goals.
- 3 “Financial Advisers only ‘sell’ investments they are ‘paid’ to sell” – Despite being licensed by AMP, our advice and investment selection comes from many sources. Our job is to find the best ‘product’ or solution for your financial needs, regardless of the provider of that product.
- 4 “I am not old enough to need financial advice” – The earlier you start the better the outcome. There are many opportunities to create wealth and grow retirement savings, particularly whilst you are earning an income. Waiting until you are ready to think about retirement will most certainly mean that you miss valuable opportunities to better your financial position.

At Navwealth you’ll have support whenever you need it. Our role is to guide you through the many financial challenges in life and ensure you are best placed for a rewarding retirement. There has never been a better time than now to start planning!