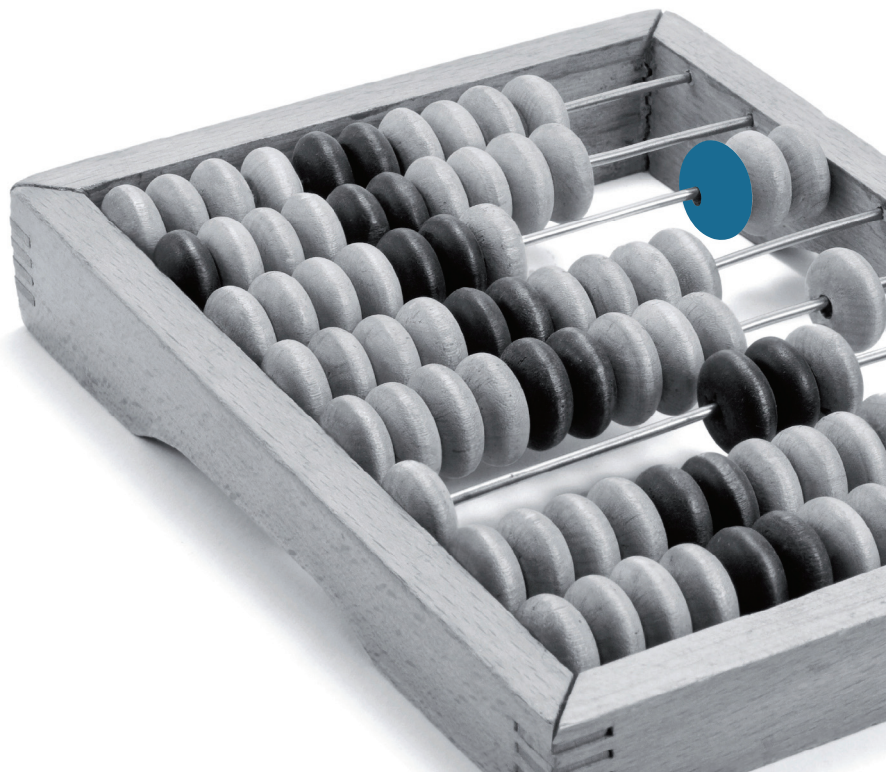


# Value of advice

## Advice that fits

Everyone's needs are different.  
That's why we provide financial  
advice that is tailored to you.



# What is financial advice?

Financial advice means different things to different people. In the end, financial advice is all about you. It could be:

- solving your financial problems
- being in control of your financial situation
- protecting yourself and your family
- defining your goals and attitude to money
- tax-effective investment planning
- maximising your earning capacity

## What can financial advice do for you?

### Make you feel better



Our advice helps you make the right choices for life's important financial decisions.

### Meeting life's challenges

You may face challenges along the way, but with a personal financial plan, you'll be prepared. You'll have a real sense of control, and the peace of mind that can bring.

### Taking action

You can rest easy, knowing that you've taken action and you're not alone. You'll be supported every step of the way by your financial adviser.

### Make a difference



We look at how your finances are structured and identify ways to solve problems and help you reach your goals.


### Managing your financial wellbeing

We'll get you organised and give you control so that you can maximise the potential of your money. We provide support and guidance on the best way to manage your financial wellbeing – whether it's adjusting your debts to minimise repayments, saving for a home or a holiday, investing and planning for your retirement or maximising pension entitlements.

### Making your money work for you

We work with you to help determine which financial strategies will help you get to where you're going.

- building up your 'rainy day' account
- removing stress over money concerns
- giving you freedom to do the things you want.



Financial advice is all of these things - it helps you take control of your finances and make sound financial decisions.

## Save you time



Even with the best intentions, it's hard to find time to create a comprehensive wealth plan that will really make the most of your money.

## Sorting out your finances

Pulling it all together – income, insurances, investments, superannuation – can be overwhelming.

## Taking care of a big job

We can take care of it all for you, making life simpler and saving you hassle. Professional financial advice gives you more time to spend somewhere else, on something more enjoyable.

## Make life simpler



We are experts in financial management, qualified to help you navigate the complex legislation that governs investment, tax and superannuation.

## Understanding complex rules

Investment markets and superannuation rules for different investment options and government entitlements are complex and change frequently. We have the knowledge and experience to explain it to you in a way that you'll understand.

## Choosing the best option

We have the necessary training to make sense of all your options and help you choose the best solution. Even if you're an expert in your own field, it makes good financial sense to ask for specialist advice when it comes to money.

## Silvan Ridge Financial Services

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### Terang

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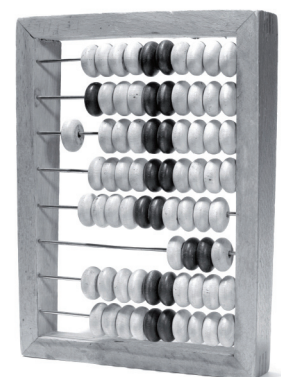
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