



A dream without a plan is *just a wish*

OUR JOURNEY

With over 40 years experience, Geographe Financial Group are leading the Way in Financial Advice.

Since 1976, Geographe Financial Group has been offering financial planning, investment and insurance advice to the Geographe Region and surrounding areas. During this time Geographe Financial Group has grown to offer expert advice and support, providing our clients with a truly integrated advice service, giving confidence and flexibility for your unique situation.

Our footprint now stretches from Busselton, Bunbury and the South West region through to Perth with remote services on offer to clients throughout Australia.

Geographe Financial Group is proud to be a part of the Western Australian community and supporters of a number of local community organisations and sporting clubs. We are honoured to be a part of the Cancer Council Pro Bono program, volunteering our time and expertise to provide financial advice to cancer patients who would otherwise not be able to afford access to advice.

BUILDING RELATIONSHIPS

Our purpose is simple: to build long lasting relationships with our clients based on providing a combination of personal service and technical excellence.

Our advisers are experts in their respective fields and are passionate about finding solutions that mitigate risk and add value – for your business and your life.

Local understanding.

National reach

Becoming a trusted adviser is about knowing your clients, understanding their current circumstances and recommending the best solution.

We can only achieve this by living and working in the communities in which we operate. From our local offices in the South West we engage with our clients and they are assured of dealing with a familiar face.

Whilst maintaining personal touch is key to our approach, the scale and financial strength of our business enables us to provide a broad range of market leading products and services. For our clients it is the perfect combination.

Commitment to Excellence.

Recognised expertise

Our depth of experience and expertise is well recognised in the industry and demonstrated by the recognition we have received through the awards we have won. We are one of a select number of businesses that has been awarded the Certified Quality Practice status by Charter Financial Planning. This program sets an industry benchmark for providing high quality financial advice. The certification is awarded based on industry qualifications, demonstrated best practice business operations and proven success in meeting the financial needs of our clients.

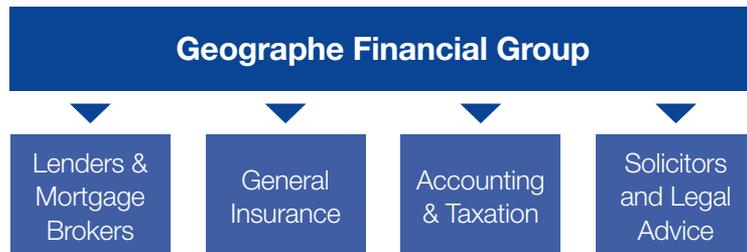


At Geographe Financial Group we know life is full of surprises, moments of sheer joy, success and satisfaction. But sometimes there are moments of uncertainty, apprehension and overwhelming choices too.

That's why we are here to help. We can help you plan your life at every stage, and when things change, so too can your plans. We exist to help you make the best choices no matter what life has in store.

Integrated Advice

We offer fully integrated financial advice with specialist financial advisers supported by a trusted network of accountants, solicitors and lenders, working together to create tailored plans for every stage of your life.



What does lie beneath?

There is a view that markets make wealth and that, in creating personal wealth, the markets do the work. They don't! The foundation of your wealth is YOU. You create wealth every day. You have no control over the markets. You don't control the economy and you don't control interest rates. But you still have a greater effect on your wealth than they do.

Your habits, your savings and your attitude all have far greater impact on your financial position. This is what you can control. Your decisions in these areas can position you to benefit from the market, but to rely on the markets for your wealth is to deal in chance.

Our Clients

Our clients come from a range of backgrounds but have one thing in common; they all seek the peace of mind that having a plan in place brings.

A plan that ensures they'll have enough money in retirement. Their family is protected should something happen to them or they're making the most of their finances. Most importantly, our clients want to strike a balance between enjoying today, while having an eye on the future.

We work with everyone. From those considering how to boost their super and fund their retirement through to mums & dads, small business owners and younger people who are just starting out.

Our clients value the personalised advice they receive from us, and enjoy continuity of service and the relationships they build with their trusted financial adviser.

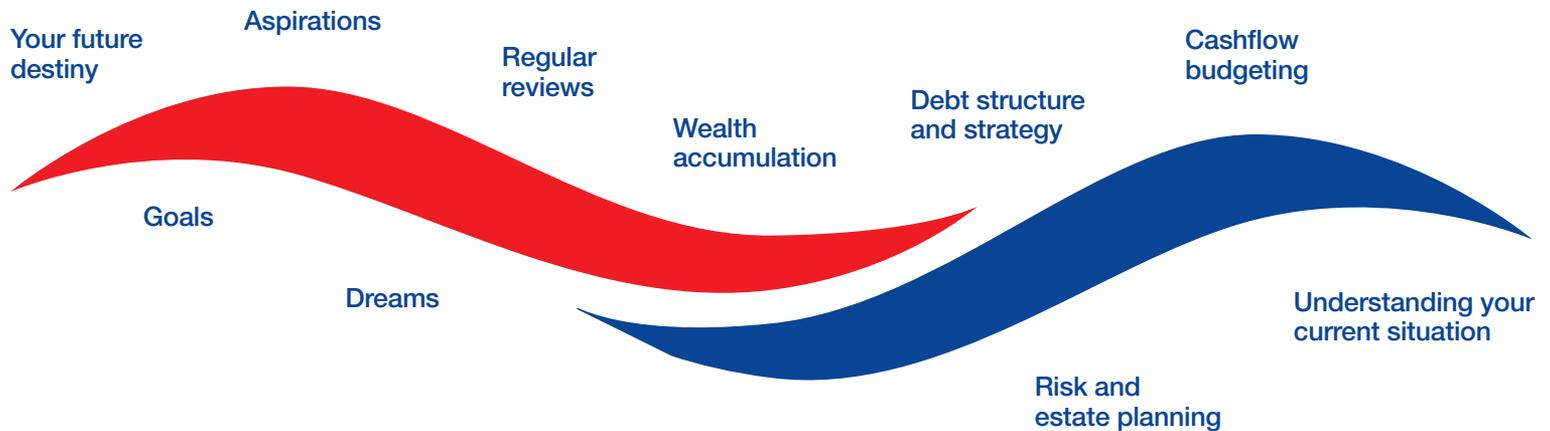
Our Difference

Many people come to financial advisers with a predetermined idea about an issue or an opportunity that they have, whether it be about insurance, wealth, superannuation or retirement. Quite often these ideas or opportunities are sound in isolation, however good financial decisions are made in the context of your overall situation and goals. We look beyond the surface motivation to the truth that lies beneath.

YOUR JOURNEY

Understanding You & Your life

Everything we do is centred around understanding you from your current situation, to where you want to be in the future. Working together we'll be able to uncover opportunities to build, manage and protect your wealth and create plans to minimise the impact of potential obstacles.



No matter where life takes you we can give you the confidence to make the right decisions for your future.

HOW CAN GEOGRAPHE HELP YOU?

A clear idea of what you want to achieve is the starting point for every financial plan.

It doesn't matter if it is about paying off your mortgage faster, saving for regular holidays or retiring earlier, we can help you create a plan for every stage of your life. As this changes and you reassess your goals, we are here to support you and help you get the right balance throughout your life.

Managing your money

Budgeting | Cash flow management | Savings | Loans & debts

Effective management of your cash flow and budget puts you in control and is critical for building wealth in the future. We can also review your loans to ensure you're not paying too much.

Did you know that you could save money and shorten the length of your loan by simply increasing the frequency of your repayments?

Building your wealth

Investments | Asset allocation | Shares | Debt and gearing strategies

If you're seeking to grow your wealth over your working life, we can help you with investment and asset allocation advice designed to provide long-term growth. The use of debt could help you achieve your wealth objectives, but only if it is used effectively.

Protecting your wealth & lifestyle

Life | Income protection | Trauma | Total and permanent disablement

The right insurance advice can help you minimise risks, secure your family's future and ease the financial strain that accompanies serious illness, injury and death. Despite almost every working Australian having some level of life insurance within their superannuation, Australians are some of the most underinsured in the developed world.



Maximising your superannuation

Superannuation structures | Insurance within super | Contributions

Superannuation is just one way of planning for your future retirement. A range of strategies are available to maximise your superannuation throughout your working life and in the lead up to your retirement.

Self-managed superannuation

Management | Administration | Investment strategies

For those interested in taking on a more active role in managing their super, self-managed superannuation funds are increasingly popular. Geographe can help you navigate the structures SMSFs are subject to, and assist you in the management and administration of the fund and assess whether superannuation of this type is suitable for your needs.

Living in retirement

Income streams | Allocated pensions | Centrelink | Lump sum investments | Estate planning

Whether you're planning your retirement, or already retired, the right advice can help you secure a comfortable lifestyle and ensure your assets are invested, transferred and ultimately passed onto the next generation in the most tax-effective manner.

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Our vision is to be the preferred choice for financial services in the south west region. For 40 years our team at Geographe Financial Group have been partnering with our clients through lifes financial journey

Geographe Financial Group... *Leading the way*

www.geographefinancial.com.au

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