



LIFESTAGE FINANCIAL ADVICE



20'S FOOTLOOSE & FAMILY FREE

**Travelling, first job/
building career, enjoying
life**

- Do I need insurance?
- Should I start an investment plan?
- Budgeting
- How can I get my first property?
- Traps to avoid – if it sound too good to be true it probably is!

**WE CAN PUT YOU
ON THE RIGHT PATH**



30-49 YOUNG FAMILIES

**Paying mortgage, raising
and educating children,
cash flow tight**

- Life Insurance, income protection imperative
- Wills needed
- Can I own my home quicker?
- How is my super tracking?

**WE CAN GUIDE
YOU THROUGH**



50-64 ESTABLISHED FAMILIES

**Mortgage under control,
super looking healthy,
children less dependent**

- Do I still need insurance? If so how much?
- How much do I need to retire?
- Transition to retirement
- Is an SMSF right for me?
- Can I help my children get their first home?
- Estate planning
- Testamentary Trusts – welcome to the family, hands off the assets!
- Aged Care for parents

**WE CAN PROVIDE
THE ADVICE**



65+ EMPTY NESTERS

**Enjoying life,
travelling, hobbies,
part-time work**

- Super investments - pension phase
- Managing income
- Centrelink Age Pension
- Aged Care considerations
- Grandkids' education
- Estate Planning

WE CAN ASSIST

Contact the Allan Hall Financial Planning team to learn more about financial advice for your life stage.
P. 02 8978 3770 F. 9972 0980 E. enquiries@ahfp.com.au W. www.allanhall.com.au

Suite 126, 117 Old Pittwater Road Brookvale NSW 2100. PO Box 6340 Frenchs Forest NSW 2086.

Allan Hall Financial Planning Pty Ltd is an Authorised Representative of Consultum Financial Advisers Pty Ltd ABN 65 006 373 995, AFSL 230323.