ADVERTISEMENT

Life Matters

Retirement Survival in Volatile Times

There's no such thing as a risk-free investment - volatility is a fact of life - like it or lump it!

If you were planning to build a craft to travel to the other side of the ocean you would try and imagine every possible thing that could go wrong on your journey before you left the safety of the shore.

Surely you would do that?

What if you developed motor problems out at sea or you were caught up in the mother of all storms or accidentally thrown over board or injured yourself? What if your radar failed and you did not know which way to turn? You would try to cover every imaginable contingency that you could possibly think of before you left the safety of the shore - surely you would do that?

Retirement investing is the same thing. Once you are out there in your retirement craft your financial survival will depend on just how well you constructed your craft and what type of experienced builder helped you build and prepare for your journey.

Getting real

Your survival will not depend on you avoiding rough weather or averting all possibility of trouble - because life just does not work like that - and you know it.

The best solution is to make sure you can handle what ever investment environment or unforeseen event you run into. In fact you should plan for trouble! Many so called 'disasters' could have been turned to advantage with a little bit of forethought and experienced planning.

EXPERIENCE

You will need 'EXPERIENCED' advisers who are qualified, licensed and are supported by one of the bigger investment groups in Australia - you want all that AND MUCH MORE!

When you are talking about entrusting your retirement plans to someone you want to make sure they have much more than just academic qualifications ... you want to be damn sure they have EXPERIENCE... that they have weathered many investment storms and that their clients came out the other side with a smile on their face.

Our consulting advisers are:

Ellen Schafer aged 63 and the originator of ES&A. 23 years as an Investment and Business adviser in her own business. Ellen also has a Masters of Applied Finance. She loves her work and her clients.

Julie Schafer aged 37 is the successor of ES&A. 10 years as an Investment and Business adviser working in her family's company. Julie also has a Masters of Applied Finance. Julie is a wife and mother and she loves her work and her clients and the business she has helped her family build.

Grant Foot aged 47 is a dedicated sportsman and a family man with 21 years in Financial Services (15 years specialising in retirement planning). Grant is an accredited Certified Financial Planner (CFP) and an Accredited Adviser on Self Managed Superannuation Funds.

An Historic Inevitability

Market Volatility is an Historic Inevitability and on Tuesday 27th May at 6pm we are going to offer you a FREE investment workshop which will be packed with survival tips on living through continuing volatile times and still prospering!

For those of you who are contemplating retirement or have retired you will not go away after this workshop without having heard some great tips for your own retirement strategy. Most good ideas come under the heading of common sense but they are often completely overlooked.

The workshop (as seen on TV)

This FREE retirement investment workshop is expected to go for approximately 3 hours with a light refreshment break at half time. If you have a partner it is important that you both attend - and since we have limited room in our Buderim auditorium we suggest you ring Cathy on 5445 6044 and make a booking or go through the web.

ES&A
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www.esafinance.com.au

The above is general information and should not be applied to your personal finances without advice from a qualified Financial Planner.

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