

Life Matters

When your life depends on it

If you contracted a life threatening disease you would undoubtedly get a second medical opinion. Once you had settled on the specialist you trusted, you would then want to familiarise yourself as much as possible with the disease and its treatment - *because your life depended on it.*

The best specialists are also those that are often gifted with the ability to be able to explain a disease and its treatment to the patient in a manner that the patient can easily and clearly understand.

Trust is not enough.

When you invest money it is exactly the same. It is up to you and not just the specialist to become familiar with the investment and how it works... *to just assume can be dangerous.*

There are many reasons why you should consider borrowing to invest but there are also many reasons why you should *take the time* to understand the mechanisms behind an investment and what you are doing. Trusting your adviser is an absolute necessity *but trust alone is not enough!*

Whilst most of us may not understand all the fine print in every contract that we sign there is still an onus on us to comply with the terms of the contracts. A good financial adviser can also explain as clearly as possible both upside and downside of any contracts to clients before they make their final decision.

We are a long way ahead

Having 33 years of combined financial planning and client communication as well as a 23 year old family business puts us a long way ahead in terms of Financial Planning experience. Having a Masters of Applied Finance underpinning our knowledge and experience is even better.

The real facts about margin loans.

Margin loans are usually used to purchase shares but you could be excused if you thought that margin loans were the most dangerous contracts you could ever become involved in with all the bad press they have been getting lately. The real facts are that Margin loans, understood and used properly, can be a good investment tool.

It's not that complicated.

We live in a time where things seem so much more complicated but the basics have not changed underneath it all. For example we are still told by the medical fraternity that the best thing we can do for our physical selves is to eat sensibly and exercise regularly. Clearly the human body has not changed.

You could be forgiven if you thought that investing was a complicated procedure now days but the basics of growing wealth are still the same there too. You need to accumulate good quality assets in a manner that might involve borrowing but there still has to be some degree of comfort and certainty in the process.

Don't miss it.

On Tuesday 13th May at 6pm we are having a *FREE* investment workshop that will touch on all aspects of investing but will pay special attention to borrowing and margin lending in particular. *We will explain, in lay men's terms, margin loans and how they can potentially help you as an investor.* Whether they are suitable for you will need to be fully assessed with a Financial Adviser.

The workshop is expected to go for approximately 3 hours with a break at half time when a light supper will be served. We have limited room so please ring Cathy on 5445 6044 if you would like to attend *and please bring your partner with you.*

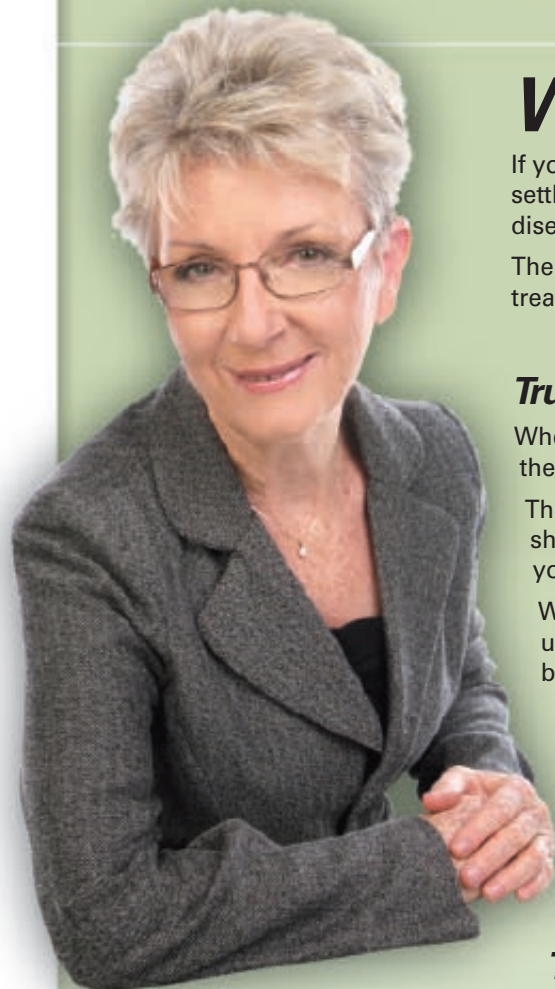


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The above is general information and should not be applied to your personal finances without advice from a qualified Financial Planner.

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