

This is one of the reasons why our clients sign up for CBC's 'Ongoing Advice & Review Service' (OARS)

In today's 'time poor' society we never seem to have time outside our day job to get those tasks on the 'to do list' completed, let alone find the time to ensure our 'financial house' is also in order. CBC's OARS service aims to do just that.

We become your Financial Coach, Project Manager, Technical Adviser and more. Just like you may outsource your plumbing and renovations to someone else we ensure our clients actually implement the financial part of their plan. This may be as simple as making sure your investments are tax-effective, knowing you have enough money for retirement (or knowing when it may run out so what to do about it!) or completing Age Pension paperwork to ensure the correct entitlement is paid – and maximised!

Call CBC on 1800 622 892 to find out more

Ensure you get the most out of your retirement

You work hard during your career, accumulating wealth, so when the time comes, you can spend your retirement enjoying the important things in life, so it makes sense you ensure you maximise your entitlements. The Government provides a range of assistance to those approaching and in retirement, but understanding what you can receive can be complicated. It is important to seek the right advice to ensure you can get the most out of your retirement.

Patricia and Dermott are aged in their 70s, still working, and have healthy superannuation funds. They were looking to maximise Centrelink and Pension Bonus scheme payments. When applying directly to Centrelink their whole super fund was assessed and it was determined that neither Patricia nor Dermott were entitled to any payments.

They then approached their Count Adviser, Gavin Latz* of CBC Financial Advisers in Campsie, NSW who withdrew their Centrelink applications and provided advice to the couple. Gavin advised their superannuation accounts were actually account based pensions, and therefore needed

to be assessed differently for Government assistance. As a result they are now entitled to the bonuses. Gavin's professional advice qualified Patricia and Dermott to \$18,000 in payments.

Not only were the clients pleasantly surprised but continue on their way for affording their dreams.

Determining whether you are eligible for Centrelink benefits can be a difficult and time consuming process. Claiming any benefits which you and your family may be eligible for can be made easy with the help of your Count Adviser.

* Gavin Latz is an Authorised Representative of Count Financial Limited
Before you implement any strategies speak with your Count Adviser about advice that suits your personal needs

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General advice warning: The advice provided is general advice only as, in preparing it we did not take into account your investment objectives, financial situation or particular needs. Before making an investment decision on the basis of this advice, you should consider how appropriate the advice is to your particular investment needs, and objectives. You should also consider the relevant Product Disclosure Statement before making any decision relating to a financial product.

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