



## WEALTH CREATION

*Contact us if you would like to be referred to any of our Associates so we can forward your details.*

### FINANCIAL ADVICE

*Referred to our Associate, Lindsay Breach  
Director: Contract Financial Services Pty Ltd*



- Mobile Financial Adviser
- Investment Advice
- Financial Planning
- Superannuation Planning
- Life Risk Insurances

We believe that you and your family deserve financial security. Lindsay works closely with us to help our individual and business clients structure their Wealth Creation, Income and Asset Protection and Estate Planning needs.

Financial advice provides you with a planned approach to your investments, superannuation and insurances based on your personal situation and goals. Your plan should be reviewed as your circumstances change and, at least, yearly.

Lindsay is licensed to give financial advice and is required to maintain ongoing professional education to maintain his "Authorised Representative" status of Synchronised Business Services Pty Ltd (AFSL # 243313).

### FINANCE – LENDING / BROKING

*Referred to our associate, Crystal Finance*

- Loan set up & loan mortgage application for:
- Residential property
- Investment Property
- Assets and businesses
- Cash flow
- Access for over 350 products

Finance Brokers work for the benefit of the client. Residential & Investment loan applications are free to the client, so why not use the expertise of the broker to locate the best loan for your needs.

We work closely with the broker to ensure the loan application is in the correct name as we do a number of loans for Trusts and not all brokers are familiar with these structures.

What is of particular benefit is my background in lending and this gives us an advantage.

Commercial loan applications can incur a fee dependant on the work involved and the success of the application. Negotiated prior to work been commenced.

## **INSURANCE**

*Referred to our associate, Australian Insurance Services*

**General Insurance;** Include business insurance, workers compensation, Business Insurance packages covering Fire and Extraneous Perils, Accidental Damage, Business Interruption, Burglary, Glass, Money, Electronic Equipment, Machinery Breakdown and Public & Product Liability. These policies can be tailored to suit the needs of all businesses from retail, wholesale, office, industrial and commercial. Home, Car, Fleet, Professional Indemnity.

*We have used the services of AIS for 10 years. Why? Because they will ensure you get the best product that suits your requirements. Eg: They recently saved a client approximately \$25000 on their workers comp premium.*

## **Peace of Mind**

That's what dealing through Australian Insurance Services, our insurance broker, has delivered to us. Dealing with Australian Insurance Services, who offer a choice of coverage and price from various insurance companies, and whose foremost duty is to their client has been an excellent choice. There are so many insurance policies to choose from and understanding the fine print can be complex and expensive if you get it wrong.

The insurance industry is more competitive than ever and the choice of policies is huge - new policies are being developed and old policies are being enhanced so it makes sense to have an expert act for you. Arrange regular reviews with your broker. It is your responsibility to ensure cover is adequate, but your brokers professional advice is always useful. Brokers have your interest at heart and you should make use of their skills - keep your broker "in the loop". What it boils down to is making the best decision by having the most options available. Australian Insurance Services has given us these options and peace of mind.

## **Kevin Forrest**

Managing Director

*AUSTRALIAN INSURANCE SERVICES*