Advertising feature

Adams + Associates Financial Planners

Your Retirement Income Specialists

RETIREMENT INCOME SPECIALISTS

ADAMS+ASSOCIATES
FINANCIAL PLANNERS

Wagga's retirement income specialists for more than 25 years

Adams + Associates directors Phil Clancy and Tim Rudd have more than 30 years combined financial planning experience.

ADAMS + Associates Financial Planners have been independently owned and operated for more than 25 years, with the directors, Tim Rudd and Phil Clancy having combined financial planning experience of over 30 years.

Tim and Phil were both born in Wagga Wagga, hold Bachelor of Business Degrees, are Certified Financial Planners and members of the Financial Planning Association (FPA).

Adams + Associates Financial Planners are licensed directly with ASIC (Australian Securities and Investments Commission) which means they do not represent a bank, insurance company, fund manager or a financial planning franchise.

This sets them apart from their financial planning colleagues.

Adams + Associates specialise in Pre Retirement Planning, Retirement Planning, Retirement Income Streams and Guaranteed Income Streams. They also provide a Centrelink Service to help you maximise your entitlements.

To find out more about the Adams + Associates difference call 6931 7000 to arrange a cost and obligation free appointment or go to their website at: www.adamsassoc.com.au/.

Centrelink Service

- **Are you getting the correct payments from Centrelink?**
- **Is Centrelink causing you stress?**
- **Would you like someone else to manage your Centrelink updates and ensure the correct level of ongoing payments?**

Call Adams + Associates on 6931 7000 to arrange a cost and obligation free appointment.

Ensure you achieve the lifestyle you deserve

ADAMS + Associates offers you professional advice in relation to your personal finances to ensure you will achieve the idyllic retirement lifestyle you have worked towards and always dreamed of.

Their focus is to provide clients with the knowledge and understanding to take control of their financial future.

Working with their clients they determine realistic financial goals and structure, implement and review your financial plan in a world of constant change.

Adams + Associates provide you with initial and ongoing strategic advice to ensure your short, medium and long term goals can be met.

Whether you are in retirement, close to retirement, or still accumulating wealth for your retirement, directors Tim Rudd and Phil Clancy will guide you through a range of options and strategies to maximise your funds available for and during your retirement.

Typical Financial Planning strategies

- Risk Management
- Wealth Accumulation
- Investment Planning
- Tax Planning
- Superannuation Planning
- Pre Retirement Planning
- Post Retirement Planning

ADAMS+ASSOCIATES

FINANCIAL PLANNING

Our difference

- Advice focused on clients not products
- Independently owned and operated for more than 25 years
- Australian Financial Services Licence held directly with ASIC (Australian Securities Investments Commission)
- We do not represent a bank, insurance company, fund manager or a financial planning franchise

Investment approach

- External investment consultant
- Active portfolio management
- Focus on risk adjusted returns
- Access to cost effective investment platforms
- Term deposit service

Additional services

- Complete client service
- Centrelink / Department of Veterans Affairs specialists
- Estate Planning
- Farm succession specialists
- Aged care planning

RETIREMENT INCOME SPECIALISTS

ADAMS+ASSOCIATES
FINANCIAL PLANNERS

The secret to achieving the perfect retirement lifestyle that you deserve!

Ph (02) 6931 7000 | FAX (02) 6931 8000 | Web www.adamsassoc.com.au

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