



retire in comfort
live with peace of mind.

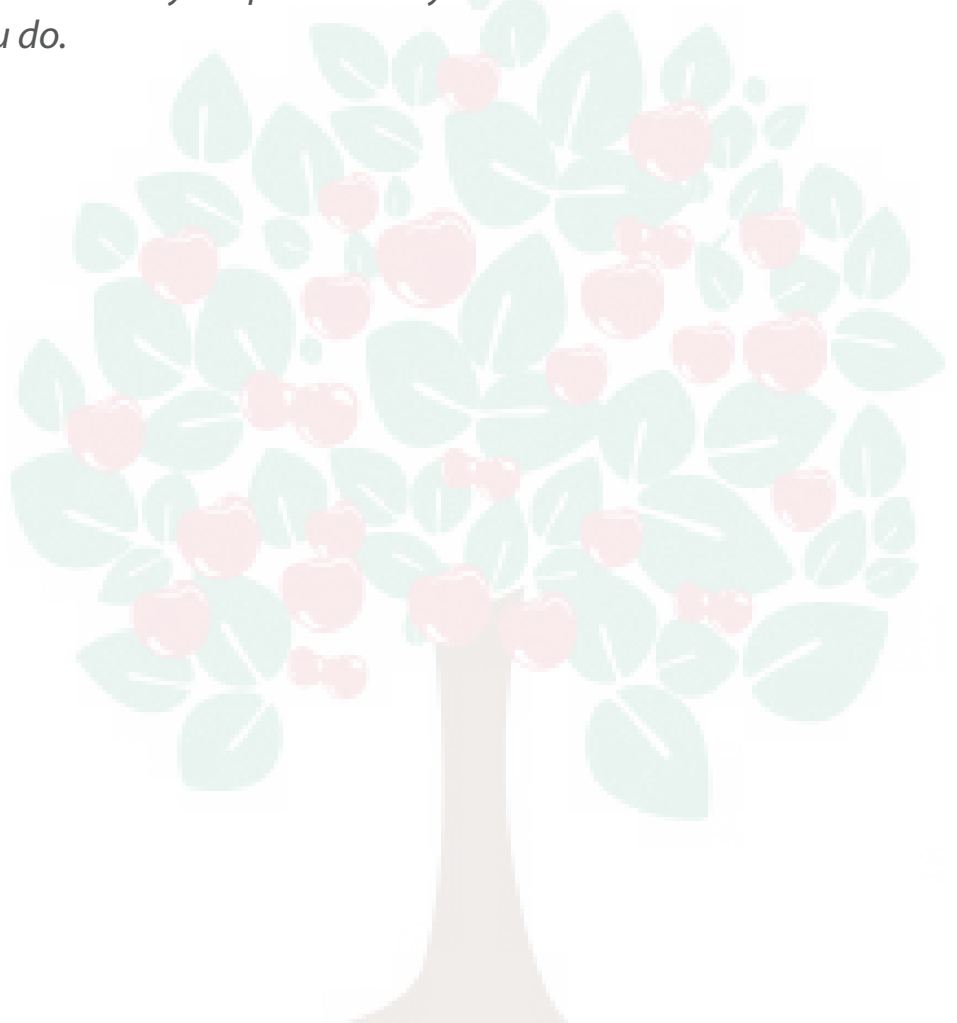


Retire In Comfort – Live With Peace of Mind



Lisa Gavranich
Certified Financial Planner
B.Bus (Econ), Dip FP, CFP®

With over 25 years of experience working with amazing clients with similar worries and concerns and guiding them to achieve remarkable success, my mission and commitment is to maximise your position so your funds last as long as you do.



The right help, guidance, direction and advice

Our aim is to help you to create and protect the optimum level of wealth that your circumstances allow and to take the stress out of planning for your financial security so you can enjoy a comfortable retirement.

We are a family business, dedicated to, and focused on providing a personal, professional and trustworthy advice and consultation service, specialising in maximising your retirement nest egg.

Sound planning and safe investment

We help you to plan your retirement and safely invest your money, so you are able to take control of your financial security. A comfortable life should be a comfortable lifestyle. We do this by helping you to turn your superannuation and other investments into ongoing income, and ensuring you receive, and maximise, Centrelink and all other government benefits that you are entitled to.



Cherry Tree Financial Planning specialises in retirement planning advice.

Taking care of all the details – taking care of you

We understand how clients feel at this time in their lives. When you are seriously planning about how and when to retire, or if you are at the point of actually retiring now, we know just how much concern and anxiety this can cause and how much you worry about getting everything right.

It's completely understandable. We know just how important getting your retirement plans working right really is. That's why we believe in providing a complete advice and consultation service.

This means that as a client of ours, you can enjoy a comfortable, worry-free retirement with total peace of mind. What this really means is that you spend less time worrying about your money, and more time with your family and friends.

Why choose us?

Reputation

Most of our work is via referral from existing happy clients. Clients have told us that they have referred us because of the quality of our advice, service and guidance, and our easy to understand communication, which provides them with real peace of mind.

Personalised service

We are a small family business and want to keep it that way. Each and every client is important to us. Our practice has one Financial adviser; Lisa Gavranich. This means that you will always be dealing with Lisa (ie; there is no staff turnover) and we are not tied to any investment provider. This ensures that everything we recommend is what we feel is most appropriate to your needs and circumstances.

Continuous dedication to training, education, knowledge and expertise

While all financial planning professionals must undergo studies and maintain current financial and legislative knowledge, we place ourselves at the forefront to ensure we are ahead in the education stakes. Not just the knowledge, but importantly the understanding of how to use information to help you best. We do this by constantly researching and studying the latest tax-effective financial strategies and stay up to date with legislation, so we can constantly provide the right advice to our clients.

Over 25 years experience

Working in the financial planning industry since 1997 has given Lisa exposure to a wide range of advice areas including finance, accounting, and corporate superannuation. This translates into a wealth of knowledge in dealing with a wide range of financial planning issues and considerations.

A unique step by step introduction discussion program to ensure we provide truly tailored solutions

We allow the time to discover your real needs, concerns, issues, and objectives through a structured and caring process. In this way we are able to ensure that you will be comfortable dealing with us and that we are in the position to be most effective in helping you. Secondly, it guarantees that when we provide you with planning services and advice, it is the most appropriate for you and your own personal circumstances.

Centrelink and other professional advice providers

We liaise directly with Centrelink representatives and other external professionals on your behalf, to make sure that everything goes smoothly and everything works, just as planned. This way you won't have to worry and you'll have more time to enjoy those things that are really important to you.

Straightforward advice

It is important to talk to a financial adviser who can give you straightforward advice and is equipped with a detailed understanding of all the issues that may affect your financial situation including those you may not be aware of.

The most commonly asked questions about working with Cherry Tree Financial Planning

Why do I need a financial adviser to help me?

The object of financial advice is to move people closer towards financial independence. Whether we like it or not, we are all on this journey trying to accumulate enough money to provide us with the lifestyle we desire. In order to achieve financial independence, it takes more than just paying our debts and saving money, it takes proactive planning and ongoing review with the help of a financial adviser. A professional who has the knowledge, skill, and time.

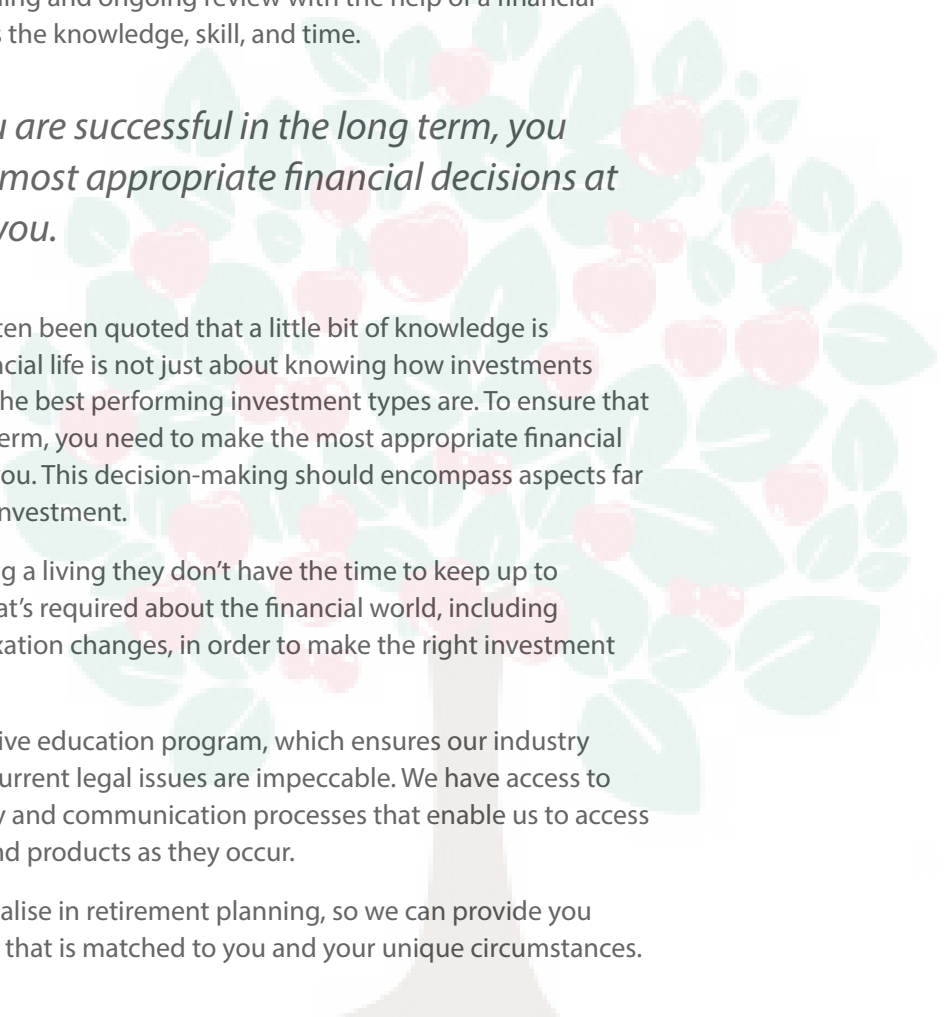
To ensure that you are successful in the long term, you need to make the most appropriate financial decisions at the right time for you.

Knowledge is power. But it's often been quoted that a little bit of knowledge is dangerous. Planning your financial life is not just about knowing how investments work or understanding which the best performing investment types are. To ensure that you are successful in the long term, you need to make the most appropriate financial decisions at the right time for you. This decision-making should encompass aspects far beyond just picking the 'right' investment.

Most people are so busy making a living they don't have the time to keep up to date with all the knowledge that's required about the financial world, including government legislation and taxation changes, in order to make the right investment and strategy choices.

We are committed to an intensive education program, which ensures our industry knowledge and awareness of current legal issues are impeccable. We have access to refined information technology and communication processes that enable us to access changes in financial markets and products as they occur.

But most importantly, we specialise in retirement planning, so we can provide you with tailored retirement advice that is matched to you and your unique circumstances. Advice that's right for you.



How will we work together?

We have a “step by step” process. Our first step is to meet to discuss your situation and establish whether an ongoing adviser/client relationship may be appropriate for both parties.

The next step is to agree to work together. Having established that we will work together, and agreed upon the terms through which you will employ us as your adviser, our work then begins on your financial plan.

In order to provide you with the comprehensive financial advice we have discussed, we follow a detailed process which requires us to complete a range of initial and ongoing tasks, as well as a range of initial and ongoing services.

To understand your needs and requirements, we need to gain a thorough understanding of your financial situation, current and potential financial resources, as well as your lifestyle goals and objectives. This ensures we're in the best possible position from which to develop and provide recommendations.

Using all this information, we make an assessment about your investment profile or ‘tolerance towards risk,’ and undertake a series of ‘Financial Plan Models’ in order to design, write, prepare and present a financial strategy that is individually tailored for you.

Most importantly, on an ongoing basis we provide strategic advice and regular reviews. This includes regular information via newsletters and other communications. Regular monitoring of your progress is essential for your financial wellbeing. Reviews allow us to meet to discuss investment performance and to make the most appropriate adjustments to your financial strategy to ensure it remains on track to meet your objectives.

How much will it cost?

Our aim is to help you to create and protect the optimum level of wealth that your circumstances allow. The fee for the first meeting is \$330 (inc GST) and is very much about getting to know each other, collecting information and explaining how we can assist you. Usually, we'll be working off a questionnaire to make sure we don't miss anything important and this also provides us with an opportunity to raise issues as we go along. The first meeting generally lasts an hour.

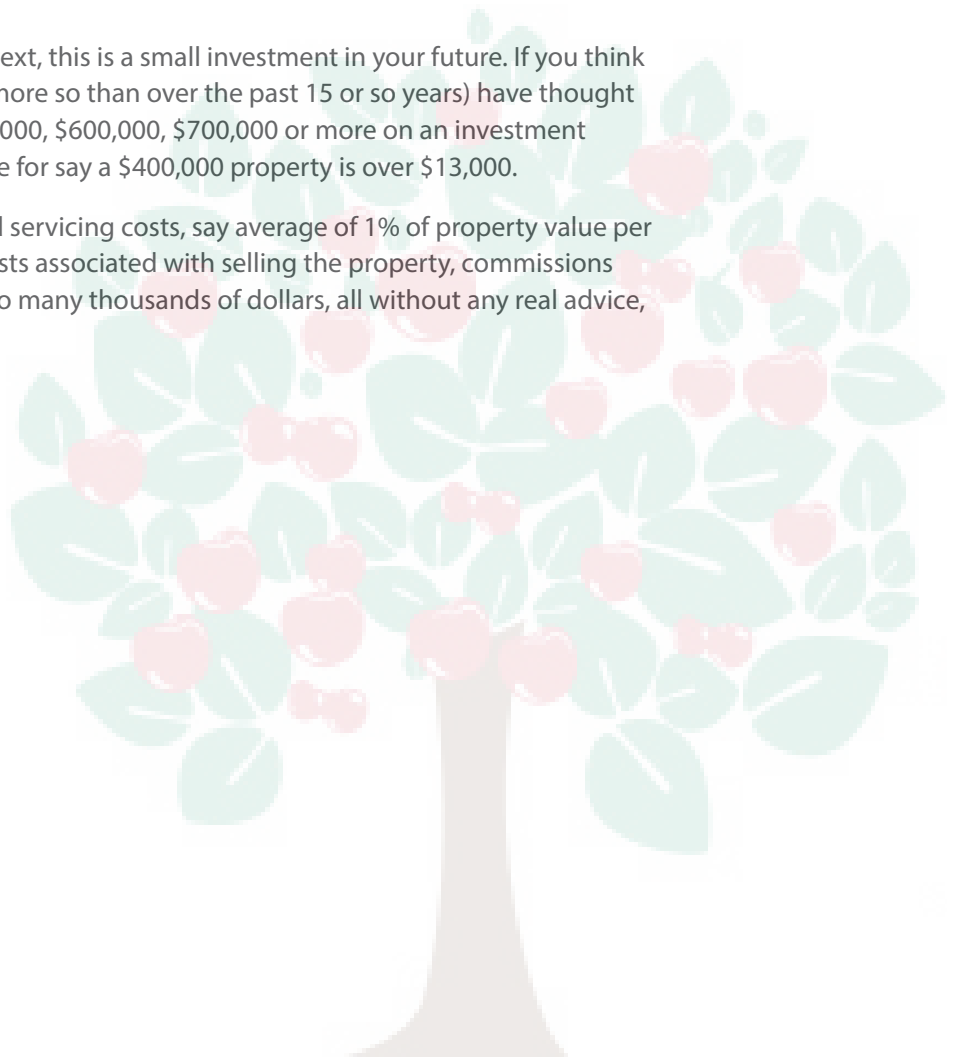
Once we have met and discussed your own situation, we will provide you with a complete breakdown of the costs associated with our advice and the implementation of the strategies we recommend, however you may expect to invest from \$2,200 to \$6,600 for our comprehensive advice within your financial plan.

To maintain our ongoing client care services (advice, service and review), you may expect to invest from \$2,200 per annum. Of course, all fees and charges are outlined in detail in your financial plan.

■ *Our aim is to help you to create and protect the optimum level of wealth that your circumstances allow.*

When you put things into context, this is a small investment in your future. If you think about it, many people (never more so than over the past 15 or so years) have thought nothing about spending \$400,000, \$600,000, \$700,000 or more on an investment property. The stamp duty alone for say a \$400,000 property is over \$13,000.

Then there are the upkeep and servicing costs, say average of 1% of property value per annum. Not to mention the costs associated with selling the property, commissions and so on, which could run into many thousands of dollars, all without any real advice, help or direction.



What results have other clients seen?

Through our financial planning process, not only have we been reorganising clients' affairs so they achieve many of their financial objectives, we've been regularly saving clients \$2,000 to \$30,000 a year or more in unnecessary income and other taxes, as well as from other hidden, wasteful expenses.

For many retiree clients, we have organised for them to receive social security benefits for the first time, or increase their benefits. This has meant anywhere from \$1,000 to \$30,000 plus per year in extra benefits. These are benefits they would not have otherwise received. In many cases we have arranged their affairs so that they receive most or all of their retirement income tax-free.

For other clients we have ensured that their investment portfolios benefit from the most appropriate asset mix for them and the best strategies for their own unique circumstances. In most cases this has meant improved performance and overall results, which means they build their nest egg sooner and create their wealth in the safest way.

Our clients usually reduce their personal and/or business taxation; increase the long-term returns on their invested money; have their finances structured in the most tax and social security effective manner; reduce the administration burden and time commitment they experience in managing their finances and insurances; and ultimately increase the level of income they can draw upon, from both their own investments and where appropriate, from social security. All this means they have more money in their lives.

When is the best time to get started?

Right now, today, this minute, before you take another step, waste another dollar. Far too many people procrastinate and think that something better may come along or "it will be alright" all by itself. Of course, we all know that "money doesn't take care of itself." The sooner you start planning your financial future the more comfortable it will be and we can make sure that you are not missing out on anything you may be entitled to. Engaging our services will allow you to spend more time with your family and friends and enjoy your money. There's no time like the present to get started on your dreams and goals.

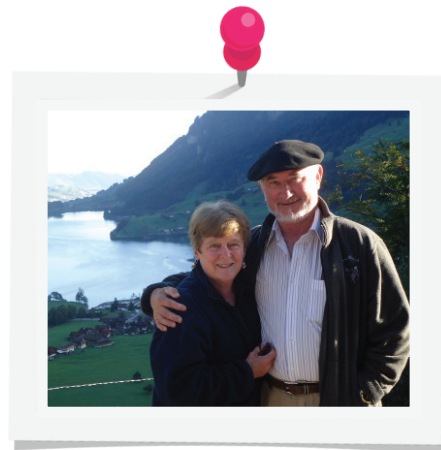
How do we get started?

Well, the first step is to take the first step. If you haven't already done so, contact us today. Contact our office to make an appointment to meet and discuss your own unique situation to determine how we can help you to have more money in your life.

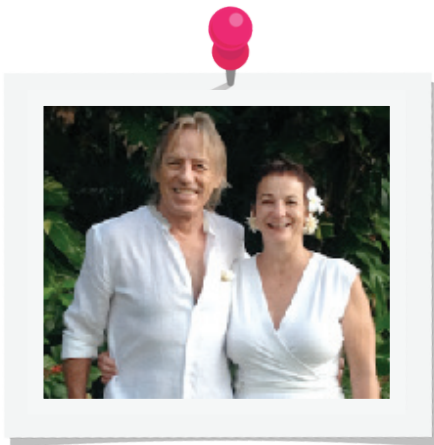
Our clients are more like family



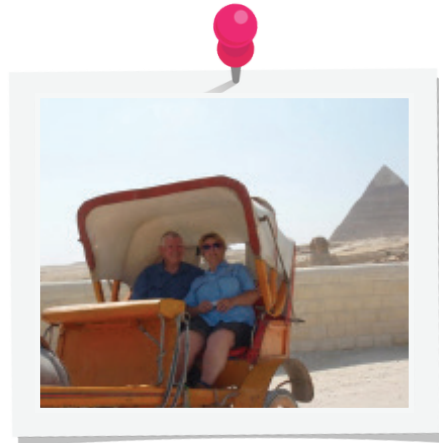
Peter and Sandra at Uluru



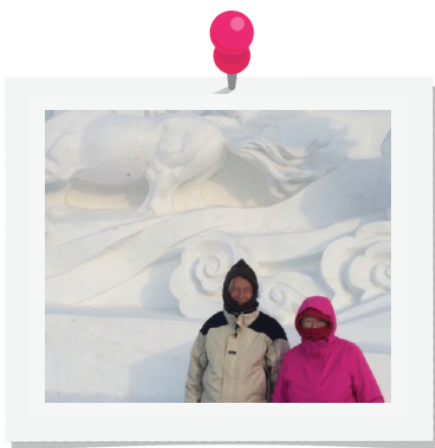
Jan and Bryn holidaying in Switzerland



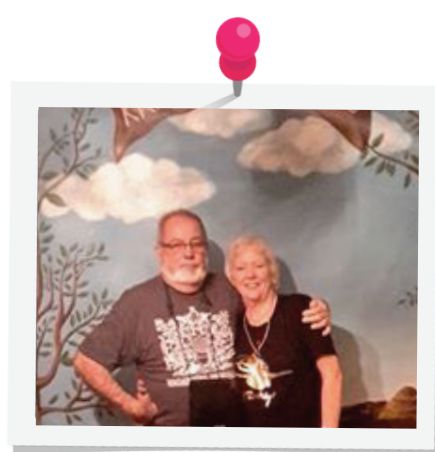
Jack and Marina in Bali



Michael and Joan in Egypt



Hilary and Iris in Harbin, China



Richard and Enid at the Schindlers
Factory in Krakow, Poland

Here's what our clients have to say about working with Cherry Tree Financial Planning

"I am grateful when I need financial advice I can call Lisa. If I have a question, Lisa has an answer. To have confidence in the advice given allows me peace of mind. Lisa's professionalism is to be recommended. Thank you Lisa."

Laurie Whittleston

Lisa has been our financial planner for the past ten years. We have found her to be professional in all matters with the ability to explain how the markets work. She is always available to answer any questions we may have. We are glad we engaged Lisa to manage our financial affairs."

Ray and Lyn Payne

"Lisa has been my adviser for around a decade and during this time I have always found her commitment to providing excellent service and quality advice exceptional. Lisa is very proactive in keeping clients up to date with the latest changes in the economy that may impact their situation. She is extremely well versed with the Centrelink system which takes a huge burden off my shoulders as she interacts with them on my behalf. The structure of the fees charged makes it a win-win situation for both parties. Thank you Lisa for your ongoing valued guidance – so glad I found you!"

Carol Lane

"It was a pleasure to recommend you as we were very happy with your advice."

Sandra and Bernie

"I have never been good at financial matters, but with Lisa as my financial adviser, over many years, I receive the best professional advice and support one could possibly have. Lisa manages my finances to ensure I receive and gain the full benefits. Lisa keeps me informed regularly and is approachable without hesitation. I have recommended family, colleagues and friends to Lisa. Thank you Lisa for making my retirement plans successful and the peace of mind you bring to my future."

Brian Devine

"We have used a number of financial planners over more than thirty years and no one has had the legislative provisions – from superannuation to Centrelink – at their fingertips as you do. We know that we can rely on you for good advice based on full information and that your advice will be highly specific to our needs. No one else has given us such good service. Thanks so much for all that you do, we really do appreciate it."

Tony and Val Horne

"We really feel as though everything is totally under control because Lisa has kept us fully informed and updated in person, over the phone and by newsletter, and she liaises with Centrelink on our behalf which is a big relief!

All of this gives us confidence and comfort about our future and real peace of mind. We would not hesitate to recommend any person who is looking to plan their retirement to contact Lisa Gavranich.

Lisa's professional approach, knowledge and financial planning expertise has been second to none. Thank you for all your help and advice over the last 12 years. You have put our minds at rest and we are both extremely happy with the high level of service we receive."

Michael and Sally Darling

"Lisa has been our financial advisor for the last twelve years. During this time she has successfully managed and is currently managing a number of financial matters on our behalf. Cherry Tree Financial Planning has fulfilled all our expectations and we would be happy to recommend their expertise to any other individual or entity."

Roy and Janet Thornton

"Planning for financial security in retirement is difficult, and can be costly if something that seems insignificant is overlooked, and for that reason I sought the professional help from Lisa at Cherry Tree Financial Planning.

She was able to quickly amalgamate my various superannuation investments, offer valuable advice on winding up a business, and establish income streams for me.

I can recommend Lisa as a person that can provide sound professional help for your financial requirements at an affordable cost."

Richard Nankivell

"We have been (and are) indebted to you for your guidance, advice and helpful assistance over the past eight years."

Peter and Sandra

"I had a personal referral 10 years ago. Lisa understood where I was in life and listened to my ongoing wishes. Lisa was able to deal very quickly with Australian and overseas pensions. Any government changes which affect us, Lisa emails and explains any implications. I know she is easily contacted for any advice. I am very confident in recommending Lisa to anyone."

Carol Healey

Further information

To find out how we can help you, please contact the office to arrange an appointment.

Cherry Tree Financial Planning
232 South Terrace (Cnr South Street)
Fremantle WA 6160
08 9336 2222
admin@cherrytreefp.com.au
www.cherrytreefp.com.au



Cherry Tree Financial Planning Pty Ltd ABN 92 844 007 543 is a Corporate Authorised Representative (No. 422408) of Capstone Financial Planning Pty Ltd. ABN 24 093 733 969. Australian Financial Services Licence No. 223135.