

# 5 reasons you need to see a Financial Planner

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## Planning for your future

There are many reasons why you might need to speak to a Financial Planner however, to try and keep it simple for now, here are five key reasons why you need to see a Financial Planner.

### 1. You want to have better control of your finances

Whether it be establishing a budget and understanding your overall cash flow, working out your future financial position, or determining the best way to structure your investments, a Financial Planner can ensure that your circumstances, goals and objectives are all taken into account. This can give you the peace of mind that your finances are set up in a way that you understand and can help you meet your goals.

Clear oversight of your finances, along with regular monitoring of your financial position, can provide you with the confidence of knowing how your finances are set up and why.

### 2. You want to start investing but you're not sure where to start

Investing can be a very tricky concept, especially in this world of increasingly complex investment opportunities, speculative environments and technical language. A Financial Planner can help you understand these concepts, but also take the burden associated with all of this away from you.

A Financial Planner will tailor a plan that suits your circumstances and needs. This is supported by getting to know you, finding out why you are considering investing and understanding what you are hoping to achieve. This ensures that the investment is established taking into account your own personal circumstances.

## Client Testimony

“So for over twenty years now, Fiducian Financial Planners have been helping me manage my money, and live a full life rich in the things that money can't buy, as well as the necessities. Thanks to them all!”

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### 3. You want to start planning for retirement and build your super

Superannuation has become the cornerstone of retirement planning and for many Australians will likely be your largest asset along with your home at retirement. Given how important Superannuation is in meeting your future lifestyle goals and increasing your wealth, there are many strategies that can be utilised to ensure you are putting yourself in the best position to retire when you want to. This could be taking advantage of legislation to build your retirement savings and minimize your tax, or ensuring that you are taking the appropriate level of risks with your investments.

A Financial Planner can get an understanding of what your retirement goals and needs are and get you on track to achieve them.

### 4. You have received a LARGE pay rise

Seeing an increase in your pay can bring a lot of different opportunities. You could increase your standard of living, take on opportunities that you may have previously forgone, or develop a savings plan to place you and your family in a better financial position for the future (or any combination of these).

A Financial Planner can help you understand the challenges that come with increased cash flow, ensure you are making the best decisions and show the potential impacts these decisions can make on your current and future goals.



### 5. You are going through or approaching a major life event

Major life events can vary significantly. It could be purchasing your first home, starting a family, suffering a medical illness, losing a loved one, or a divorce. Each brings its own concerns, stresses and uncertainty.

Speaking to a Financial Planner can remove some of these stresses and give you peace of mind that a professional will be able to help guide you through these events and take away some of the burdens surrounding the decision-making process and how these may impact on your current and future financial position. This gives you more time to focus on the events taking place.

For more information, talk to your Fiducian Financial Planner.



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