



## FINANCIAL PLANNING

### Define your financial goals and vision for a secure financial future

We will take the time to understand you – your situation, your needs and your aspirations. Then we will help you define your financial goals, and your vision of a secure financial future.

At HTA Advisory we specialise in providing professional strategic advice to help you improve your current financial position and ultimately achieve your long term lifestyle goals.

Importantly, our initial advice isn't a 'set and forget' service. Instead we offer you regular financial mentoring and ongoing guidance – in all aspects of your personal finances – to set you, and keep you, on the path to financial wellbeing.

Our HTA financial adviser Scott Millson has been a CERTIFIED FINANCIAL PLANNER™ for over 8 years and can provide you with a detailed and totally tailored blueprint for financial success in any or all of the following areas:

- ▶ Wealth Creation
- ▶ Retirement Planning
- ▶ Superannuation (including Self Managed Super)
- ▶ Personal Risk Insurance
- ▶ Business Risk Insurance
- ▶ Home Loans
- ▶ Estate Planning
- ▶ Business Succession Planning

The HTA Advisory financial advice model is based on a mutual understanding between our clients and us. It is a service model based around you as an individual, and it is something precious few advisory firms can deliver on.

We will take the time to understand you – your situation, your needs and your aspirations. Then we will help you define your financial goals, and your vision of a secure financial future.



## FINANCIAL PLANNING

### Be assured of the most appropriate financial guidance in every stage of your life

And then, working side by side, we will develop a financial plan which will help you achieve your goals.

Importantly, your financial plan will not be a pre-packaged solution. It will be tailored to your individual requirements to ensure you make the best of your financial resources now, and in the future. As a result, you can be assured of the most appropriate financial guidance in every stage of your life.

#### **Wealth accumulation**

We will help you develop investment strategies to build wealth prudently and tax effectively to help you become financially independent. In addition, we can assist you in creating financial efficiencies with your mortgage, as well as protecting your financial position with the help of personal insurances.

#### **Personal risk insurance**

The financial wellbeing of you and your family is our focus. At HTA Advisory we make sure our clients are properly protected in case they get seriously ill or injured or die. And if the unexpected does happen we make sure you are paid the right amount when you or your family need it the most.

#### **About to retire or already retired?**

We will help you arrange your finances to ensure you build a retirement income which is reliable and tax effective. We'll show you how to pay little or no tax on your lump sum; and if you own a business or farm we will show you how to reduce or even eliminate tax on its sale. In addition, we can help you arrange your finances so you maximise Centrelink benefits if that is appropriate for you.

#### **Business risk insurance**

There's an adage that says most of a business's assets walk out the door at the end of every working day. But what happens if for some unexpected reason one of the key assets can't come back the next day? That's why every business, no matter how small or large, needs a business risk insurance plan.

Business risk insurance planning is the process of arranging your business affairs now to ensure there is no unnecessary deterioration or loss of continuity in your business should it lose you or one of the other owners or other key people through illness, injury or death.

To hear more about any of these services or to book a free of charge and obligation financial health check please contact Scott Millson on (03) 9810 3666 or 0408 878 537.

**Scott Millson is an authorised representative of Australian Unity Personal Financial Services Ltd (AFSL 234459).**