

knight

| FINANCIAL
ADVISORS

Helping you grow and protect your wealth
so you can focus on enjoying life.



Knight Financial Advisors are focused on helping you achieve your financial goals and aspirations – resulting in the lifestyle you want.

We concentrate on growing and protecting your wealth so you can focus on enjoying your life today with peace of mind for the future.

Clients come to us at every stage of life. Our experience helping them means that we are well equipped to help you.



“In between goals is a thing called life, that has to be lived and enjoyed.” **Sid Caesar**

Connecting your financial dots

Our approach is simple; we get to know you, your financial situation and your goals. We focus on connecting your financial dots. That is, your investments, mortgage, superannuation and retirement plans and estate plans. We then strategise the best way for you to achieve the

lifestyle you desire. Our ethos means that your strategy, not financial products drive us.

We believe that financially educated, informed decisions create wealth. We share our knowledge with you raising your financial awareness.

We work closely with your professional advisors - accountants, lawyers, bank managers etc, so we fully understand your situation. Where you don't have professional advisors we can connect you.

Three easy steps:

1

Connect to you

We get to know you, your financial situation and your lifestyle goals.

2

Connect your dots

We develop realistic and achievable strategies attuned to your goals.

3

Connect you to your desired lifestyle

We help you implement your strategies and regularly review your progress.

Service offering

Wealth creation services

Growing wealth is fundamental to successful financial plans. Our services include:

Investment strategies and individually designed portfolios

We design strategies and portfolios, based on your risk profile and your time frame to meet your objectives.

Should your risk profile be suitable, we are able to provide you with the opportunity to invest in corporate offers through our sister company Overwatch Asset Management.

Investment portfolio administration services

We provide managed discretionary account services; meaning we can act on your behalf when market opportunities arise, reduce your paperwork burden and provide you with regular informative reporting.

Gearing strategies

We develop gearing strategies; carefully determining if this is a good approach for you. Where it is, we design appropriate structures, ensuring risks are managed and your assets are properly protected.

Superannuation planning and advice

We educate you on the importance of superannuation, so you take control at the earliest

opportunity realising its full potential. Assessing your options, we advise you on the superannuation approach that will best meet your long term needs. This could be a suitable Superannuation Fund or a Self-Managed Superannuation Fund (SMSF). Where a SMSF is appropriate, we can introduce you to our sister company Simplex Self-Managed Superannuation, a SMSF administration services provider.

Retirement planning

Regardless of your planned retirement date, we consider your goals and develop a strategy allowing you to meet them. We consider the time frame, as well as appropriateness of risk and/or protection measures that should be taken. Our plans enable you to retire when you want to and most importantly enjoy life the way you want to.

Centrelink and aged care advice strategies

We review your potential entitlements, developing strategies to enhance or obtain benefits. We also help you take appropriate measures so you and your family are prepared for potential aged care requirements.

Wealth protection services

Protecting the wealth you create is just as important as generating it. Even the best strategies and plans can falter if unforeseen events occur. We help with:

Life and income protection

Through detailed analysis of your personal circumstances we identify your potential risks and assess your insurance requirements. We source the most suitable products and advise you on an appropriate ownership structure - protecting you and your family.

Estate planning

Effective estate plans allow for more certain transfers of assets to your intended beneficiaries. We make sure you have an appropriate Will in place to manage the transfer of your assets. Where situations are complicated, or assets require restructuring, we introduce you to legal specialists, or to our sister company NKH Business Advisors & Accountants for accounting and tax advice.

Client stories

Safeguarding the future

A young family building a home contacted us. They were excited about building but nervous about the large mortgage. We developed a wealth protection and creation strategy safeguarding them. We advised applying for income protection, life and disability insurances. We then recommended they establish a SMSF enabling them to fund most of their insurance premiums through superannuation, implement a direct share portfolio so they could spread their investments, becoming less dependent on employee share schemes and use their superannuation fund to purchase employee shares as they became entitled. This helped maximise their cash flow for mortgage repayments and make lump sum repayments using the proceeds of their investments.

Transitioning to retirement

Our client, 57 years' old and self employed, wanted to increase his superannuation balance and minimise his tax obligations. We advised him to use a Transition to Retirement Strategy (TRS) and restructure his investments. Using a TRS we maximised his contributions and minimised his tax by salary sacrificing pre-tax income to his superannuation; replacing this by drawing a tax-effective transition to retirement pension. By maximising his sole trader concessional contributions we boosted his superannuation balance by \$10,500 in the first two years. We restructured his investments, aligning his portfolio to a lower risk profile. Moving away from costly managed funds to direct investments broadened the diversity of his portfolio, resulting in lower fees and increased franking credits, saving him a further \$1,500 annually.

Maximising their pension

Nearing retirement, our client, an older couple, wanted to sell an investment property to bolster their retirement funds without hindering the husband's Age Pension entitlement. The husband is older, so we advised them to put the sale proceeds into the wife's superannuation account. The funds were not counted against the husband's income or assets and he received a higher Age Pension for the first 3.5yrs of his retirement. We also placed the husband into an income stream; being over 60 this was tax-free also helping increase his Age Pension. Lastly, we restructured their superannuation and investments, increasing their franking credits and saving them \$11,000 annually in fees.

Not all financial advisors are created equal

- We recognise that you and your situation are unique.
- We are strategy driven not product driven.
- We are direct equity specialists.
- We offer a managed discretionary account service.
- We are transparent and apply a fee for service model.
- We are not owned by a financial institution.
- Our advisors are certified by the Financial Planning Association.
- We happily work with your professional advisors.
- We are a NKH Knight company, connecting you to NKH Business Advisors & Accountants, Simplex Self-Managed Superannuation and Overwatch Asset Management.



