

Account(able) Accountants have been providing high quality accounting, taxation and financial planning services for over 30 years. We take pride in working for our clients to ensure that we offer quality products and services that help you achieve your personal security.

Our clients can rest assured that when you become part of our family we provide you with a complete package to help you with all your accounting, financial planning, financing and superannuation requirements ensuring each area of your personal finance is working for a better future.

## WELCOME OUR TWO NEW TEAM MEMBERS

### Hennie Swart



**Self-Managed Super Fund Manager  
Chartered Accountant**

*Qualifications & Memberships*

- Bachelor of Commerce
- Bachelor of Commerce Honours
- Certificate in the Theory of Accountancy
- Diploma of Financial Planning

- Member of the Institute of Chartered Accountants in Australia
- Member of the SMSF Professionals' Association of Australia

Hennie is responsible for the SMSF team at Account(able) Accountants. He has extensive SMSF knowledge in the areas of setup, wind-up, contributions, investments, pensions and estate planning. Hennie has a proven track record in SMSF trustee support to grow and retain wealth for retirement.

### Mick Belcher



**Client Services Consultant**

*Qualifications & Memberships*

- Bachelor of Business - Accounting
- Diploma of Project Management
- Studying Diploma of Financial Planning

Mick is new to the financial planning industry. He will bring to the team the latest strategies, trends and software in the industry as well as vast personal experience in the financial planning area.

Mick has been part of the Bacchus Marsh local community for 25 years and has been active in many community organisations.

Please join us in welcoming both Hennie and Mick.



## TRANSITION TO RETIREMENT SEMINAR

50% of people over 55 and 90% of people over 60 should be on a Super Transition to Retirement Pension

**Seminar date:**

**Monday 28th September 6pm**

66 Grant Street, Bacchus Marsh

**Bookings Essential**

**Book now to avoid disappointment on 5366 1000**

### JOIN US AT THIS SEMINAR AS WE:

- Introduce you to our two new team members here to help you
- Look at what Account(able) Financial Planners can help you with
- Will you have enough to retire
- Transition to Retirement
- Investments
- Common Retirement Questions

## WHAT IS FINANCIAL PLANNING?

Financial planning is the process in achieving your life goals through strategic planning of your finances. Common areas people want to look at as part of their financial planning is buying a home, planning for a child's education, investment or retirement planning.

The financial planning process consists of six stages.

1. Defining the possibilities
2. Identifying your goals
3. Assessing your current financial situation
4. Developing and preparing your financial plan for the future
5. Implementation of recommendations
6. Review and monitoring of progress

The benefits of financial planning

- Provide direction on your financial decisions
- Superannuation and Retirement planning
- Ability to understand each financial decision and how it affects other areas of your finances

Financial Planning can help You with:

- Creating realistic financial goals
- Assessing your financial health for now and the future
- Developing achievable financial plans
- Putting your plan into action and we will help you monitor the progress
- Staying on track and managing any changes that may occur.

It's never too early to start thinking about your financial future.

## TRANSITION TO RETIREMENT

As the cost of living continues to rise and life expectancy increasing it is important to ensure you plan for your retirement effectively.

One strategy you may wish to consider is known as Transition to Retirement strategy (TTR).

In the past you could access your super once you reached 65 years of age or your Preservation Age and retired. However, now under the TTR rules once you reach Preservation Age you have added flexibility in what you do with your retirement planning.

A TTR strategy applies to people who are currently working as either an employee or as a self-employed employee and meet certain eligibility criteria.

A TTR strategy can help you to:

- Change the structure of your income so you pay less overall tax
- Reduce the amount of tax paid on investment earnings inside your Super; or
- Reduce your working hours while retaining the same income

A TTR can help you ease into retirement by reducing your working hours. Essentially drawing on your super to provide an income while you work and make extra contribution to your Super.

If you are over 55 and still employed you may be eligible. Speak to our Financial Planning consultants today to find out more.

## LET US HELP YOU WITH

- Retirement Planning
- Superannuation & Self Managed Super
- Salary Sacrifice
- Wealth Creation
- Tax Effective Investments
- Estate Planning
- Personal Insurance
- Debt Management
- Retirement & Redundancy
- Aged Care
- Centrelink
- Small Business Planning



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