



Owning tomorrow starts with establishing solid financial foundations today.

Foundations like protecting what you have, owning your home, and having a plan for a financially secure future.

Talking with a financial planner can help you achieve your goals and objectives. With the right financial advice you can confidently take advantage of opportunities as they present themselves, with different options for managing your financial affairs.

CONSOLIDATION advice is 'being smart' with your super, investments, debt and personal insurances to solidify your current financial holdings and future.

Superannuation is still the most tax effective way to save for your retirement. While retirement may not be your highest priority right now it is likely to form an integral part of your investment and retirement portfolio, placing you in a positive position to start your new life with freedom.

Likewise building an investment platform outside of superannuation, in a tax advantaged environment, may be your preference.

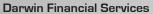
Detailed CONSOLIDATION Statements of Advice start from \$2150

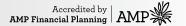
Darwin Financial Services is a multi award winning financial planning practice that is nationally recognised for its quality and excellence in financial planning advice.

As a premier provider in the region it is the mission of Darwin Financial Services to build valuable and lasting business relationships. Through our commitment to professional services and advice, we ensure consistent and friendly local communications, recognising our business partnerships.

Darwin Financial Services will individually design your financial plan, helping you make tomorrow the future you've always wanted.

Plan today.







Financial Advice

What to expect?

We will:

- Provide an initial obligation and fee free consultation
- Meet to discuss what areas of financial planning you need advice on, and if appropriate scope the areas of advice you want to focus on.
- Take time to understand what's important to you and your financial goals.
- Define your objectives and your current financial position
- Collect information and discuss the costs of advice up-front with you
- Consider suitable strategies and structures in light of your financial position and provide written recommendations
- Discuss and agree upon those recommendations with you
- Implement our recommendations

Before we provide you with financial advice, you will receive a copy of our Financial Services and Credit Guide which details what services we may offer you and the associated costs

Once we provide you with our initial advice we give an undertaking to provide you with ongoing customer service and advice. We will agree upon a review service to address your changing financial position to ensure you remain on track to meet your financial goals. Our Financial Planners will consider your objectives and recommend a service package to suite your needs.

Our Services

- Superannuation
- Retirement Planning
- Investment / Gearing
- Personal insurance & Risk Management
- Estate Planning
- Mortgage Services
- Salary & Tax Effective Strategies
- Employer Superannuation

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Plan today.