

A Full Financial Health Check Could Save You Thousands!

At Whitehill Financial we provide a full coverage of your finances to make sure you have the best and most appropriate investments and insurance in place.

Whether it be greater investment returns, cheaper rates for insurance or even discounts on your private health insurance or mortgage rates – we make sure every dollar is working for you.

We do all the heavy lifting to implement the right products and policies that suit you and your family.

At Whitehill, it's Financial Advice and Planning done properly, which benefits you!

Call us now to book your meeting, or alternatively, we can come to you.

Did you know that fees/charges for financial planning/advice are usually paid from your super account? Meaning nothing needs to be paid from your personal pocket.

Since most financial advice deals with your superannuation (or insurance

within), any fees/charges can simply be deducted from your super.

Our rates are extremely competitive in the market. If we can't be sure to provide you with more wealth and better cover, then we'll let you know.

Do you think you're too young or that you don't have enough money to seek financial advice - you're wrong.

Building wealth needs to start early. There are so many strategies that can provide opportunities, especially for young families. Don't put it off any longer.

Insurance is a great example in regard to obtaining good advice early. Often for younger clients (due to better health) we can seek to lock in excellent, cheap policies which you can hold until retirement. This (and the right investment strategy) can be a major saving over your working life and help generate a much stronger super balance into retirement.

(Please be advised that the above advice is general in nature, and that financial advice specific to your personal circumstances should be obtained before making any decisions related to your financial situation. Renron Pty Ltd T/As Whitehill Financial & Gold Financial Pty Ltd will not be liable for any damages/losses if you act on the above general advice without seeking appropriate financial advice first)

Are you paying for Life Insurance outside of super and are you paying for Income Protection inside super?

Life and Total Permanent Disability Insurance is cheaper if paid from your super account. Super accounts come with significant tax deductions and this is no exception with your insurance premiums.

Income protection is a different story. If you have your income protection paid from *inside* your super, this could be costly. Why? Income protection can be tax deductible only if paid *outside* of super (however we don't think your super fund will tell you about this).

Are you paying too much for insurance and do you have the right policy?

The wrong insurance policy can cost you thousands of dollars extra each year and sometimes what you are paying for may not even cover you!

There are many different insurance types and policies that are available and, more often than not, we can provide better levels of cover and at significant discounts over the life of your policy.

Stepped, Levelled, Reducing Levelled, etc etc. There are many different forms of insurance premiums and if you have a default super fund with default

insurance, what are the chances that this insurance happens to be the cheapest and best cover for you and your family? Unlikely.

We strive to provide the best deals across a range of providers to suit your occupation and circumstances.

At Whitehill you have your own personal Investment Analyst looking over your investments.

Whitehill's Senior Financial Adviser, Cameron Klutke, has extensive experience working around Australia as an Investment Analyst. Cameron has worked with several investment banks and advised some of the super funds themselves on their investment portfolios. With Cameron's expertise and strong investment background, you know your investments, whether inside or outside of your super, are in good hands.

Retirees – There are alternatives to the dismal interest rates now offered by the banks.

Term deposits with the banks are now lower than inflation. This means you are going backwards to lock away your hard-earned retirement money with the bank. There are safe alternatives other than term deposits – the banks won't tell you, but we will.

We can provide and implement expert and cost-effective insurance, superannuation and investment advice, tailored to you and your family's needs, no matter the financial situation.

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