



How can we help your children?

By Warwick Edwards

Well normally I would say “happy New Year” but it’s almost February now & as we say “where has the time gone?”

Like a lot of people today, I shy away from making New Years Resolutions. We’ve all done them before though, lets admit it. My favourites: ‘I’ll drink less’ or ‘I’ll get fitter’. A recent survey by the Commonwealth Bank, found that Australians plan to spend \$4.7billion dollars this year on fitness devices & fads alone. By my simple maths, that’s \$195 per Australian. As much as the focus on our personal health is a great thing, I’d like to see the same survey conducted at the end of the year, on who is still staying the course!

ING also recently did a study of a sample of Gen X & Gen Y individuals, & found that just 11% actually have a Financial Adviser in place. That said, 57% recognised the need for this support & 89% have stated they either have plans, or would like to make plans to see a Financial Adviser in the future. The wealth of these generations is expected to double by 2020 & yet many still rely on a Google search to find Advice. And how do they choose an Adviser from there? A simple search of Financial Advisers in Adelaide comes up with 340,000 results!! Obvious there is not that many Advisers in Adelaide, but how do you sort the wheat from the chaff?

I can remember a time when I was young, well it was a while ago admittedly, but when I felt that I couldn’t afford, nor require Financial Advice. I had young kids & was paying off a home. I didn’t have much, if any, spare money. I had to live off what I brought home & stretch it as far as I could. So how could Financial Advice help me?

So, I thought I would list all the areas that First Advice Solutions, could assist your children who maybe thinking the same:

- Review your Home Loan arrangements – we have the ability to save you money & get you a better home loan deal through our partnership with Balanced Finance Partners. They have over 30 different home loans to choose from.
- Get a better car, home & contents insurance deal through our partnership with Allianz. We can get you a 10% discount off the standard premium costs.
- Review your superannuation arrangements – it staggers me as to how many people are still paying too much in fees on their superannuation. Let us review it for you.
- Life insurance - we all know this is important but when was the last time we made sure what we have in place is what we actually need?

Finally, we don't charge for our initial consultation work. Refer your children to us & if we can help them, then great. If we can't, then they have ventured little & lost nothing. Its as simple as that. If we have been able to help you, I'm confident we can do the same for your children.