

Building your Financial Future



If you think financial advice is just about retirement planning, think again. With the help of an adviser like Geoff Sharpe of Sharpe Financial Solutions, you can get started on the road to financial freedom – no matter where you're at in life.

Protection against the unexpected

After living in the UK, Callum and Leanne Howell returned to Australia in 2005 to settle down and start a family. To make sure they were heading in the right direction financially, the couple approached Geoff Sharpe for some professional advice – and they've enjoyed working with him ever since.

"Geoff and his wife Juliette are of a similar age to us and have a similar family situation," Callum said. "We like that because Geoff gets where we're at and what we want to do."

As new homeowners with a young family, one of the first things that Callum and Leanne wanted Geoff's help with was to make sure they were financially protected against the unexpected. Although they had some personal insurance in place already, Geoff found some gaps in their cover and he helped the Howells arrange suitable levels of life, disability, trauma and income protection insurance.

Since the birth of their two children, Leanne has been working fewer hours and the Howells have had to tighten their belts. Geoff took this into consideration when reviewing the family's insurance needs, and he came up with an option that wouldn't blow their household budget.

"Most of our insurance premiums are paid out of our super – and to be honest, that's something I didn't know you could do," said Callum. "From a cashflow point of view, it's saving us thousands of dollars a year that we'd otherwise have to find from our everyday account."

Looking ahead

As well as arranging insurance through their super, Geoff has also helped the Howells put strategies in place to make the most of their super investments. Firstly, he consolidated Callum's and Leanne's various accounts into a single account each. Next, he arranged for the transfer of their UK pension entitlements – which they'd accumulated during their time working abroad – into their Australian super accounts.

Although the Howells aren't contributing anything extra to super at the moment,

they hope to do so once their children are older and Leanne is back to working full time. Meanwhile, Geoff regularly monitors the Howells' super investments to ensure they stay on track.

Callum commented: "As per Geoff's advice, at this stage of our lives we need to be reducing the mortgage, so we're not really focused on retirement at the moment. But I'm confident that once we get the home loan under control, we'll be in a position to start pumping money into super."

Aside from the Howells' super investments, Geoff oversees another investment Callum has in a managed fund. Geoff has also helped Callum and Leanne save for their children's education by setting up investment bonds with regular savings plans. In the future, the Howells will explore options with Geoff for building their wealth through self-managed super.

"Everything Geoff does for us adds to our peace of mind – it's good to know it's all happening behind the scenes and I don't have to worry about it," Callum said. "I've also recommended him to lots of people – my parents, my sister and quite a few friends are now clients of Geoff's as well!"