

Financial Security in Retirement



We all want to be in the best possible financial position when we retire, but knowing how to get there is another matter. That's where Geoff Sharpe of Sharpe Financial Solutions can help – by giving you the guidance you need to make your retirement savings work harder for you.

Advice wanted

Queensland school teacher Sandra from Redcliffe first got in touch with Geoff Sharpe in 2007. With her retirement approaching, Sandra wanted someone to give her the financial guidance she needed to set herself up for the next phase of life.

"I'd previously received some investment advice from my super fund, but each time I contacted them I spoke to someone different," Sandra said. "That wasn't what I was looking for, though – I preferred to have an ongoing professional relationship with one person."

Following a recommendation from her accountant, Sandra ended up getting in touch with Geoff Sharpe. Right from their first meeting, Sandra liked how Geoff explained her financial options in a way she could easily understand. Sandra immediately decided to take Geoff on as her financial adviser – and she's been his client ever since.

"From the start, Geoff has always explained everything very clearly to me," said Sandra. "I'm never in any doubt about what's happening with my money."

Finding a solution

After their first meeting, Geoff set to work examining Sandra's finances so he could develop a financial strategy for her retirement. Through this process, he found an opportunity to structure Sandra's retirement savings in a way that would increase her entitlement to an age pension when she retired in 2008.

Geoff's first recommendation to Sandra while she was still working was to assign a portion of her retirement savings to a term-allocated pension (TAP). Combining the TAP with an allocated pension from her remaining super, she was also eligible for a partial age pension from Centrelink once she finished working.

Sandra commented: "Thanks to Geoff, I'm in a better financial position than I would have been otherwise. He's a wonderful young man and I'm very happy with what he's done."

In safe hands

Aside from her super, Sandra also has some direct share investments. She has peace of mind knowing that Geoff is regularly monitoring how her investments are performing.

"Geoff always keeps me informed and advises me of any market news I should know about," said Sandra.

"He looks after my money as carefully as if it were his own – and I'm sure he does the same for all his clients."

Thanks to Geoff's guidance, Sandra knows her money is in safe hands and she feels comfortable about the financial position she's reached in retirement.

"Geoff is exceptional at what he does," Sandra said. "He's totally honourable and I have no hesitation in recommending him to others or relying on him to do anything in my interest."