

A Financially Secure Future



Hoping to enjoy a financially secure future? Geoff Sharpe of Sharpe Financial Solutions can help you get there.

A plan for the future

Jim and Barb Hogan from Everton Hills first got in touch with Geoff Sharpe in 2008, when they were both working for the Australian Tax Office. Since leaving the army 20 years earlier, Jim had been doing some DIY investing, but he and Barb felt it was time to start planning seriously for their retirement.

"I'd just been made permanent at work and wanted to make sure I'd be able to retire at 65 with a decent amount of money," Jim said. "Over the years I'd made some investments and we had bits and pieces all over the place. We felt that it really needed a professional approach – someone to sit down and look through everything."

So the couple got in touch with Geoff Sharpe, and that's just what he did. And one of the first things Geoff discovered when he started examining the Hogans' finances was that Jim had accumulated a significant amount of super over time that he didn't even know he had.

"Basically, it meant that as soon as we started working with Geoff, he'd already paid for himself!" said Jim.

Keeping it simple

Now that he had a complete picture of the Hogans' financial situation, Geoff spoke to Jim and Barb to find out what level of investment risk they were comfortable with. This helped Geoff create a financial plan that was appropriate for their situation.

Jim and Barb had previously taken out an interest-only loan against their home, and Geoff advised that they pay this off as soon as possible. He also recommended consolidating their existing investments, and maximising their retirement savings by making the most of annual super contributions caps. Geoff's strategies made sense to Jim and Barb, so they immediately began putting them in place.

"You don't have to be an accountant or an economist to understand Geoff's advice," Jim said. "He puts everything in plain English so you can understand what he's talking about. I know he does lots of technical work in the background, but when he speaks to us he always keeps it simple."

Part of the family

Since Geoff has been working with the Hogans, he has regularly reviewed their financial strategy to make sure it continues to stay in line with their needs and goals. Not only are Jim and Barb confident in Geoff's financial expertise, they appreciate being made to feel like part of the family.

Jim commented: "Geoff is very friendly and personable and always has time to talk whenever I ring him for advice. For Geoff, it's not just about business either – he's always interested in hearing how our grandkids are getting on. I've even recommended Geoff to my son and daughter and he's now doing work for both of them."

With Geoff's guidance, Jim was able to retire comfortably in 2013. The next year, when Barb was made redundant at the age of 61, the couple knew they were in a strong enough financial position so that Barb could also finish work for good.

"Geoff has allowed my wife and I to retire with more money than we ever thought we'd have available to us – without his advice I'd probably still be working," said Jim. "He's really done a wonderful job and I can't say enough good things about him."