

# NSW Trustee & Guardian Financial Planning Unit

In some instances, NSW Trustee & Guardian will need to prepare a financial plan for you. This allows for the planning of budget expenses and investment of funds for your long term needs. The financial plan is based upon your situation and circumstances.

The NSW Trustee & Guardian Financial Planning Unit operates in compliance with the Australian Securities & Investment Commission and the Financial Planning Association of Australia's best practice.

## Financial plan

A financial plan is developed after talking with you, your family, close friends or guardian. An investment strategy is determined based on understanding each client's situation, needs and aspirations for the short and long term to provide them with the best quality of life from their available income, assets and investments.

## Annual reviews

An annual review is undertaken each year to ensure that your financial plan remains appropriate for your situation and continues to meet your needs.

## Investments

The development of a financial plan takes into consideration cash flow, liquidity, flexibility and investment risk, potential income and capital growth and your taxation position and eligibility for government payments.

Investment risk is managed by diversifying your funds across the major asset classes of cash, fixed interest, property and shares.

NSW Trustee & Guardian has several investment funds: Cash, Cash Plus, Australian Fixed Interest, International Bonds, Property Securities, Australian and International Share Funds.

Superannuation and pension strategies are also considered due to the taxation and government payment benefits they can provide.

## Broken interest rate

If you cease to be under the financial management of NSW Trustee & Guardian and all funds are withdrawn, we will pay interest on those funds from the date of the previous interest distribution to the date of withdrawal.



**To purchase real estate, NSW Trustee & Guardian will organise and sign a contract and transfer documents on their client's behalf.**