



Because every good financial outcome starts with a plan.



HOME LOANS



LIFE INSURANCE




SUPERANNUATION



INVESTMENTS

1300 BLU SUM | www.BlueSummit.com.au



“...privately owned and offering client focused advice for over 15 years...”

HOW CAN WE HELP?



- How much can I borrow?
- Which home loan is right for me?
- Can I refinance and save money?



- How can I protect my family if something goes wrong?
- Is my income protection insurance adequate?
- How much insurance do I need and can my super pay the premium?



- How much do I need to retire comfortably and minimise tax?
- Should I consider a Self Managed Super Fund or is there a smarter way?
- Salary sacrifice and contribution caps, what's best for me?



- Is negative gearing right for me?
- Should I invest in a share portfolio or property?
- How do I minimise risk and maximise return?

WHAT CAN YOU EXPECT?

Financial markets are complex and unpredictable. Global economies and your circumstances are constantly changing so your financial plan needs to be actively managed. Our advice process draws on the expertise of global investment strategists to maximise your wealth.



GOALS

Financial & lifestyle goals

- Clarify your current position
- Quantify your desired outcome
- Understand your risk profile



STRATEGY

Strategic conversations

- Present your personalised financial plan
- Discuss the options
- Together, agree on the best course of action



ACTION

Action

- Bring the plan to life
- Navigate ongoing threats and opportunities
- Empower you to make decisions with confidence

“...empowering you to make decisions with confidence...”



Ben Graham

B Com, ADFS (FP), JP
Director

WHO WILL YOU TALK TO?

Ben is the Director of Blue Summit Financial Solutions and a qualified Financial Planner with more than 15 years' experience.

His specific qualifications include:

- Completed the Certified Financial Planners Education Program
- Bachelor of Commerce (Finance & Economics)
- Professional Certificate in Self-Managed Superannuation
- Advanced Diploma of Financial Services (Financial Planning)
- Certificate IV (Mortgage Broking and Finance)
- Justice of the Peace

OUR LICENCE AND FEES

Blue Summit Financial Solutions (ABN 25 166 817 380) holds its own *Australian Financial Services Licence* #412370 and operates on a fee-for-service model. This means you achieve total transparency and value for money. The cost for our service is determined by the complexity of your situation.

We only receive third party payments in relation to life insurance and home loans. This will always be disclosed to you in writing before you decide to purchase such a product. We do not receive commissions or hidden fees for investment or superannuation advice.

CONTACT

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