

Churchill Financial Planners

'the benefits of sound advice'



At **Churchill Financial Planners** we specialise in a variety of services and strategies. Our goal is to provide you with the peace of mind that your financial future is secure whilst adequately covering you and your loved ones against any unforeseen loss.

We are a family-owned and run business with over 32 years of experience offering friendly and personal service.

Together we will identify your financial and lifestyle objectives and then work with you to plan a strategy, so you meet those goals. Our advice will be based on your personal situation as we tailor a strategic plan especially for you.

As Life Insurance Advisers we are able to research the market on your behalf to ensure that our recommended insurance solutions are appropriate for your needs.

At Churchill Financial Planners we offer a range of services:

Superannuation/Retirement Services and Strategies

- Personal Superannuation Plans
- Self-Managed Superannuation Funds
- Employer Superannuation Funds
- Pre & Post Retirement Strategies
- Allocated Pensions
- Annuities
- Centrelink Analysis

Investment Services and Strategies

- Financial Planning
- Managed Funds
- Gearing Arrangements
- Direct Share Exposure
- Savings Plans

Risk Insurance Services and Strategies

- Life Insurance
- Total & Permanent Disability Insurance
- Income Protection – Sickness & Accident Insurance
- Estate Planning
- Trauma Insurance
- Business & Keyperson Insurance



Managing Director - Russell Fletcher

Russell Fletcher has over 32 years experience in the Superannuation, Financial Planning and Risk Insurance industry.

During this period, Russell has worked in all areas of the industry assisting many types of clients, from the implementation of simple Savings Wealth Creation Plans to comprehensive Strategic Investment Portfolio recommendations.

Russell is qualified to prepare and implement comprehensive investment, insurance and retirement strategies for all your needs.

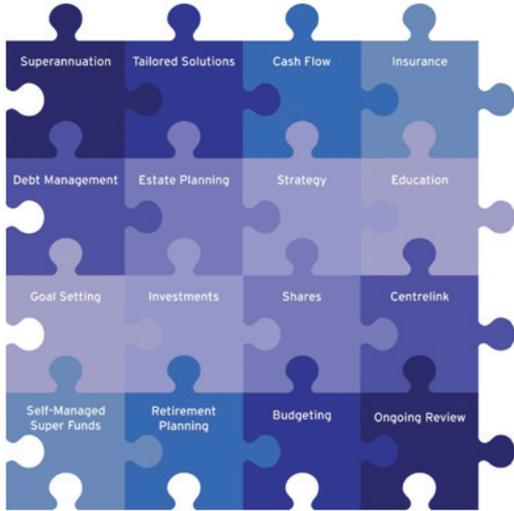
In addition, he offers professional and self employed clients tailored wealth creation strategies. All recommendations are based upon an analysis of your needs, objectives and personal circumstances.

Russell and Churchill Financial Planners are Authorised Representatives of Matrix Planning Solutions Limited AFSL 238256 | ABN: 45 087 470 200. As such, Russell is authorised to give advice on an approved list of securities, managed investments, superannuation investments, life and business risk insurances.

In providing his services to you, Russell is the Managing Director of his own business, Churchill Financial Planners Pty Ltd (ABN 81 098 293 273)

**Contact our office today to discuss how we can help you plan for your financial future –
Ph: 9335 7222 Email: russell@churchillfp.com.au**





The Role of a Financial Adviser

Good advice from an experienced, well-informed Adviser can help people save money, protect against risk, manage debts, grow assets, minimise tax liabilities, plan for retirement, identify entitlements for government benefits, and plan what inheritance is to be left for the next generation.

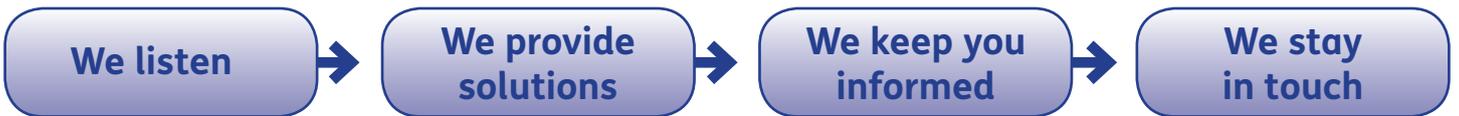
A Financial Adviser's first responsibility is to the client, not to an employer, a product manufacturer, to himself or to anyone except the client. When providing personal financial advice an Adviser must take into account the individual client's circumstances and goals. The advice may or may not involve the recommendation of a financial product. The role of a financial adviser is not to sell financial products but help you to identify your financial and lifestyle objectives and to map a strategy to meet those goals.

When Advice is Needed

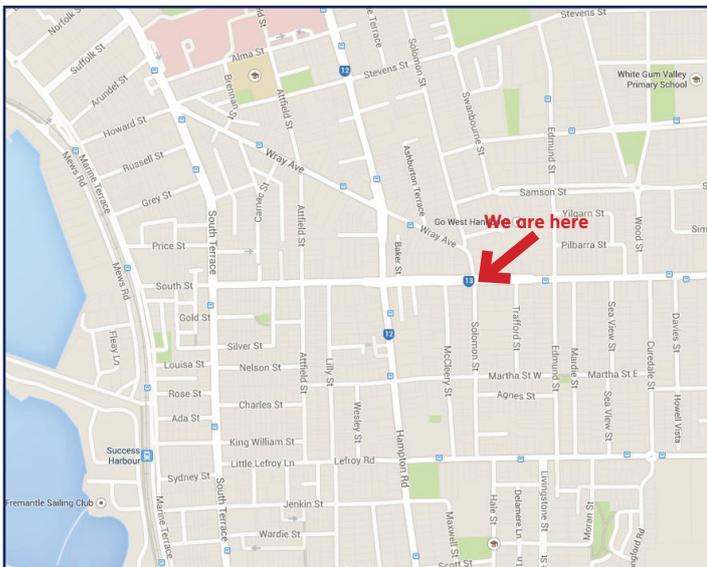
Most people choose to see a Financial Adviser at significant turning points in their life. They may need a professional to help them consider their options and to understand financial products, or simply discuss Retirement Planning options. Once people find an Adviser with whom they're comfortable, a long-term relationship often develops with regular meetings to review changing needs. The solution is to engage a financial adviser with skills and the passion to help you on your financial journey.

Sound Advice

As a Matrix Adviser, Russell has excellent support in terms of product research, software and technical advice. He has access to a number of expert resources allowing him to offer the total spectrum of financial advice, from wealth creation and risk protection to retirement planning.



This flyer contains general advice/information only. You should seek advice or read the PDS before purchasing any product.



Contact Details

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Free parking at rear – South Street entrance