Financial Advice

KNIGHT

With you every step of the way

Knight are focused on helping you achieve your financial goals and aspirations - resulting in the lifestyle you want.

We concentrate on growing and protecting your wealth so you can focus on enjoying your life today with peace of mind for the future.

Clients come to us at every stage of life. Our experience helping them means that we are well equipped to help you.

"In between goals is a thing called life, that has to be lived and enjoyed." **Sid Caesar**

Our approach is simple

We get to know you, your financial situation and your goals. We focus on connecting your financial dots. That is, your investments, mortgage, superannuation and retirement plans and estate plans.

We then strategise the best way for you to achieve the lifestyle you desire. Our ethos means that your strategy, not financial products drive us.

We believe that financially educated, informed decisions create wealth. We share our knowledge with you raising your financial awareness. We work closely with your professional advisers - accountants, lawyers, bank managers etc, so we fully understand your situation. Where you don't have professional advisers we can fill that role.

Connecting your financial dots

1

Connect to you
We get to know you, your financial situation and your lifestyle goals.

2

Connect your dots
We develop realistic and achievable strategies attuned to your goals.

3

Connect you to your desired lifestyle
We help you implement your strategies and regularly review your progress.

Not all financial advisers are created equal

- We recognise that you and your situation are unique.
- We are strategy driven not product driven.
- We are direct equity specialists.
- We offer a managed discretionary account service.
- We are transparent and apply a fee for service model.
- We are not owned by a financial institution.
- Our advisers are certified by the Financial Planning Association.
- We happily work with your professional advisers.

SERVICE OFFERING

Wealth creation services
Growing wealth is fundamental to a successful financial plan. Our services include:

Investment strategies and individually designed portfolios
We design strategies and portfolios, based on your risk profile and your time frame to meet your objectives. Should your risk profile be suitable, we are able to provide you with the opportunity to invest in corporate actions.

Investment portfolio administration services
We provide managed discretionary account services; meaning we can act on your behalf when market opportunities arise, reduce your paperwork burden and provide you with regular informative reporting.

Gearing strategies
We develop gearing strategies; carefully determining if this is a good approach for you. Where it is, we design appropriate structures, ensuring risks are managed and your assets are properly protected.

Superannuation planning and advice
We educate you on the importance of superannuation, so you take control at the earliest opportunity realising its full potential. Assessing your options, we advise you on the superannuation approach that will best meet your long-term needs. This could be a suitable Superannuation Fund or a Self-Managed Superannuation Fund (SMSF). Where a SMSF is appropriate, we can help you set one up as we are an SMSF administration services provider.

Retirement planning
Regardless of your planned retirement date, we consider your goals and develop a strategy allowing you to meet them. We consider the time frame, as well as appropriateness of risk and/or protection measures that should be taken. Our plans enable you to retire when you want to and most importantly enjoy life the way you want to.

Centrelink and aged care advice strategies
We review your potential entitlements, developing strategies to enhance or obtain benefits. We also help you take appropriate measures so you and your family are prepared for potential aged care requirements.

Wealth protection services
Protecting the wealth you create is just as important as generating it. Even the best strategies and plans can falter if unforeseen events occur. We help with:

Life and income protection
Through detailed analysis of your personal circumstances we identify your potential risks and assess your insurance requirements. We source the most suitable products and advise you on an appropriate ownership structure - protecting you and your family.

Estate planning
Effective estate plans allow for more certain transfers of assets to your intended beneficiaries. We make sure you have an appropriate Will in place to manage the transfer of your assets. Where situations are complicated, or assets require restructuring, we introduce you to legal specialists or to our in-house business advisers & accountants for accounting and tax advice.

About Knight
At Knight we exist to help our clients achieve their financial aspirations. Our offer is simple - we help you to grow and protect your wealth. We work with individuals and businesses.

Our relationships are strong, personal and stand the test of time. They are based on trust and most importantly founded on sound expert advice.

Our team is diverse and brings a breadth of experience and a clear perspective to every situation. Our service range is broad so we can address your circumstances, no matter how simple or complex.

Since our establishment in 1971 we have continued to grow our group of specialist staff, comprised of business advisers, accountants, financial advisers, superannution specialists and asset managers.

Our services complement each other and our teams are well connected, ensuring you are never more than a hand shake away from a solution.

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