

GREG

Taking control

In 1972, Greg began his 40-year career as a mainframe computer specialist. Working in the finance industry, Greg had super in place right from the start, although it was a while before Greg really took control of his financial future.

Greg started getting financial advice in 1993. He initially wanted help to roll over his super, but his adviser explained that there was a lot more Greg could do to maximise his retirement savings. Since then, Greg has continued as a client, with David Kissane as his adviser since 1999.

“David is a great person to deal with – he’s professional, friendly and very knowledgeable,” Greg said. “He’s also confident and makes me feel at ease. It’s good to know there’s someone looking after my interests who I can trust.”

With advice from David, Greg used an investment loan to grow his investments over the long term.* He also made regular salary sacrifice contributions that allowed him to boost his super, while also paying off his non-investment debt. And whenever the rules around super contributions changed, David made sure Greg’s financial plan continued to be suitable for Greg’s needs.

“During my time working with David, he’s reviewed my situation regularly to see where I’m heading, what my desires are and what level of risk I’m comfortable with,” said Greg. “Lots of people think, ‘Well, I’ve got some super, so I should be ok’, but David has made sure I’ve also had the right strategies in place to manage any challenges along the way.”

Staying on course

One such challenge was the Global Financial Crisis, which rocked the world’s share markets in 2007. Like many Australians, Greg was worried about the impact the crisis would have on his retirement savings.

Greg commented: “David was a very calming influence at that time, and he explained how the strategy I had in place would allow me to ride out the crisis. He’s great at mapping things out and helping me to see the bigger picture.”



Greg enjoying time on the golf course

Greg faced another challenge when he and his wife separated, after their two sons had grown up. Luckily though, they were in a strong financial position and able to adapt to their new circumstances – even with the extra costs of running two separate households.

By 2012, Greg had enough money behind him to retire comfortably – at the age of only 59. Now living in a townhouse in the Sydney suburb of Kingswood, these days he spends a lot less time with computers and a lot more time working to reduce his golf handicap.

Greg has also become quite a jetsetter – with recent holidays to the UK and the USA, and a trip to Japan on the horizon. And with a wide network of friends and family around Australia to visit as well, Greg is looking forward to the years ahead.

“All the building blocks have been put in place for me to be comfortable in my retirement,” Greg said. “But without the help of David and his team, I know I wouldn’t be in such a good position. It’s been their advice and guidance over the last two decades that have gotten me to where I am today.”

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