

Naras and Carrol

Starting out

Naras and Carrol first became David Kissane's clients in 1999. Both successful professional people, they wanted to plan a future together that included a home and family – and a lifestyle they could both enjoy. But they also wanted to make sure that they lived within their means.

“Carrol and I don't have any experience in the financial sector,” Naras explained. “We wanted to work with someone we could trust who would help us steer our family's financial future.”

When Naras and Carrol first sat down with David, he took the time to learn from the couple about how they wanted their future to look.

Naras commented: “In those early days we needed to get money together to ultimately buy an apartment. We wanted stability, so we needed a savings program. We also weren't sure how we should be investing our money.”

David also asked the couple about their lifestyle goals. Carrol and Naras are very active – Naras is a keen cyclist and surfer, while Carrol has run several ultra-marathons. And as well as having a family, they were keen to see as much of the world as they could.

“David wanted to make sure that we could enjoy our lives,” Naras said. “We really didn't want to feel financially bound so we couldn't live the life that we wanted.”

A comprehensive strategy

The couple had a limited amount of money to invest and they wanted to make it work as hard as possible for them. So David recommended investing it in various managed funds that suited their needs.

David also ensured the couple's super was properly allocated to fit their investment timeframe, retirement goals and risk profiles. In addition, he made sure they had the appropriate types and levels of personal insurance.

And when Naras and Carrol were ready to start looking for an apartment, David also advised them on how much they could comfortably spend in order to get a property they'd be happy with.

“Because David knows us so well, he understood how we wanted to live and what we wanted to do,” Naras said. “This really paid off when it came to buying our apartment.”

Like dealing with an old friend

Over the years, David has kept a close eye on the couple's finances to make sure they don't become overcommitted. This has allowed Naras and Carrol to reward themselves for their hard work and careful planning with an overseas trip each year.

During the time David has been their financial adviser, Naras and Carrol have developed a strong and trusting relationship with him and his colleagues. The couple meet with David once a year formally, but know they can also get in touch with him whenever they need to.

“Working with David is now like dealing with an old friend,” Naras said. “He and his team have been there every step of the way.”

Naras and Carrol are now focused on making the most of their savings and investment strategies while they're at the peak of their earning capacity. And with their children growing, in the years to come they may also need to look at moving to a larger home.

But whatever the future brings, they know David will be there to provide trusted advice and guidance.

“We have a lot in common with David,” Naras said. “We know we're in good hands because he has our best interests at heart.”



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