

Julia and Rick

Getting ready for the future

When Rick and Julia first met with David Kissane in 2001, Rick had recently started his own digital marketing firm, and the couple wanted advice on how to diversify and grow their assets outside the business. Fifteen years on, they have never regretted their decision to take on David as their financial adviser.

“As soon as we met David, we felt that he understood where our lives were up to and what we were trying to achieve,” Rick explained.

At the time, Rick and Julia were planning to start a family and were saving to buy a home. David reviewed their business and personal finances holistically, and helped them build a financial strategy that reflected their professional and lifestyle goals.

Julia commented: “The business was set up, and children and a home were both on the horizon. We were getting ready for the future and David helped us make sense of the things we weren’t experts in.”

After Rick and Julia bought their home, David recommended a geared investment strategy that would allow them to pay off their mortgage, while at the same time building an investment portfolio and making extra contributions to superannuation. At every step, David ensured Rick and Julia were comfortable with the level of risk involved.

“David is very good at explaining why we should go down one path rather than another,” Julia said. “He makes sure we understand the amount of risk we’re taking on, and I always come out of our meetings feeling confident. It’s good to have these things explained – sometimes David has to explain it year after year, but he’s patient enough to do that.”

A long-term view

Rick and Julias' financial strategy isn't a case of 'set and forget'. David is able to adapt it as their situation and needs change – for example, when their two sons were born. Rick and Julia continue to meet with David twice a



year to discuss how their investments are faring and to assess whether they should make any adjustments to the strategy.

“We’ve always taken a long-term view so we’re not overly concerned about short-term market fluctuations,” Rick said. “In fact, it’s the opposite: we’ve been able to capitalise on changes in the market.”

David has also provided financial guidance on a number of changes and developments within Rick’s business.

Rick commented: “Every time I make a key financial decision, whether personal or for the business, I always touch base with David first.”

Whatever the future holds for Rick and Julia, they know David will guide them in making wise choices that will ensure their family’s financial security.

“David is very open, and he has a complete understanding of the trials and tribulations that we’re going through in our current life stage,” Rick said.

“We’ll certainly continue to get David’s advice and update the strategy as we move towards retirement,” Julia added.

