

Tony and Cherene

A fresh start

Tony was first referred to David Kissane in 1999. He asked David for advice on investing his surplus income so he could grow his wealth and also save for a house deposit.

"I've always been interested in investment strategies and I knew I needed a financial planner," Tony explained. "But I also wanted someone who I knew I could trust – and when I met David I trusted him immediately."

David asked Tony about his short and long-term goals so he could build a suitable financial plan. Since Tony had a long investment horizon, David recommended a high-growth strategy. As a result, Tony's initially modest investment grew significantly over the next few years. During that time, Tony also became a father.

A few years later Tony married his colleague, Cherene, and had his second child. Until then Cherene hadn't taken a long-term view for her finances – and Tony suggested she ask for David's help to create her own financial plan.

"It was like I was only ever saving apples before, but once Tony put me in touch with David, I felt like I was planting an orchard," Cherene said. "Now that I have a daughter, it's more important for me to think about the bigger picture than when it was just me."

David set Cherene on the path to achieving her own financial goals, both independently and in her partnership with Tony. David also made sure Tony and Cherene had the right levels of insurance cover in place.

"I wouldn't have even considered insurance if it hadn't been for David," Tony said. "Now I have critical illness and income protection insurance, so we'll be covered if something happens to me."

Overcoming setbacks

Tony's investments continued to grow until the Global Financial Crisis struck in 2007 – and Tony watched the value of his shares drop dramatically. He considered selling, but David encouraged him to take advantage of the fall in share prices to expand his portfolio even further.



"David adapted the strategy to manage the rise and fall smoothly," Tony said. "I had just received a bonus at work, so I was able to invest even more during that period – and those assets are now paying dividends."

As the markets picked up, the couple faced another setback when Cherene was retrenched. She soon found another job, and David advised Cherene to use her redundancy payout wisely by investing it in super. Tony also recently consolidated his own super, and is focused on boosting it as much as possible while he's still working.

Tony commented: "I'm in sales and my wage varies dramatically from month to month, so I was missing out on opportunities to maximise my super. But with David's guidance, I'm now taking advantage of the low tax on contributions."

Tony and Cherene appreciate David's expertise over the years, and they're both looking to the future with confidence. They even have big plans in mind for when Tony heads into semi-retirement.

"We're planning to spend a year in Italy," Cherene said. "It's something I've always wanted to do."



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