

We are turning your strategy into a reality, we are your strategic planning experts

A good starting point is to think about the looming questions which play on your mind and what areas of your life you have always wanted to finally get a grasp off. Aside from coming into your consciousness occasionally and then being placed in the 'too hard' basket, do you ever consider what your aspirations would look like in reality and how on earth to get there.

At Critique we find the common problems troubling our clients are:

1. I want to educate my children to the highest standard possible, how much will this cost? What are my options? Can I do this with my day to day income and what do I need to do NOW.
2. We want to borrow to purchase a new/larger home/ Investment property, how will this affect my cashflow? Is it affordable? What could I potentially borrow? How will my rental income help me? What is the best way to give the least possible to the taxman?
3. When can I afford to retire and can I maintain my current lifestyle? How will I be positioned given my present path? Am I missing out on a loophole to save tax? What could my picture look like for the future? Can I take more control over my investments?
4. How will our families wealth and finances be looking 5 or 10 years into the future? How much are we really spending? Are we budgeting for the right things? Should we payoff our home loan or buy another property?
5. What amount of an estate/a divorce settlement should I be asking for? How can I calculate my costs for the future? What is my current financial picture and what stake am I entitled to?
6. Will my family be able to survive in the absence of my/my partner's income? What is the best way to protect my family? Is there an affordable option for the long term? How do I calculate a reasonable dollar figure to provide for my family? How do I negotiate the application process and forms?

We specialise in the area of strategy and project work to answer the questions central to our client's future ambitions. From clarity comes overcoming of the hardest battle, putting your plans into action.

Our service does not end at providing the nuts and bolts to the structure. We can act as mentor to ensure you revise and review your progress so everything remains on track.

New office location

As part of our on-going commitment to providing our clients with the highest possible levels of service, Critique has opened a second office location at:

**Level 7, Suite 701
12 Century Circuit
Baulkham Hills NSW 2120**

The office is located in the booming Norwest Business Park and is easily accessible from either Windsor Road or Old Windsor Road. The office is also a short, 5-minute drive from the M7.

While our current St Leonards office will continue to operate without change, we hope that our new Baulkham Hills office will provide our clients who reside in the greater western Sydney area, with a much more convenient location for meetings and client reviews.

The office will be fully staffed with representatives of both Critique Private Clients and Critique Business Consultants and our clients will be able to access the full range of high quality, financial planning, business and taxation services they have become accustomed to.

We strongly encourage you to take this opportunity to meet with us in our new office location. Please contact us to book a convenient time to sit down and discuss your changing financial situation and needs.

Help your family and friends

During a recent meeting, a long-term client asked whether we would have the time to meet with a family member who was about to be made redundant.

At Critique we pride ourselves on providing holistic financial advice which includes all aspects of your personal situation, but also encompasses your family, friends and the people closest to you. We are never too busy to meet with someone who needs professional advice and assistance.

The next time you speak to a family member or friend who needs help, please keep the following in mind:

- We don't turn people away. Our clients come from different walks of life and have varied experiences and unique requirements. We pride ourselves on being able to find the best solution for any client.
- We do not shy away from complex problems. Members of our team are all high-calibre professionals with many years of experience in their respective fields.

In the rarest of circumstance when we believe that we are not the right advisers for someone (i.e. professional legal advice), we will refer to a suitable professional whose services we have tried and tested. We will liaise with that professional to ensure the best possible outcomes are secured.

- We are never too busy. We are constantly expanding our team to ensure that our clients receive the best possible levels of service. At Critique, there is always someone ready to take your call and provide assistance and advice. With two office locations, we have far greater scope to service both existing and new clients.
- The first meeting is always free. At Critique, we regard the initial consultation as an opportunity to learn about our client and understand their circumstances, while giving the client the chance to learn and understand our services. The first meeting is therefore mutually beneficial and at no charge.

We hope that the next time you hear a family or friend voice uncertainty about any aspect of their financial or business situation you ask them to call Critique!

Please contact Robert Wolski, Jason Abrahams or Jakob Czlonka on (02) 9436 0099 to find a solution to your problem.

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Case Study:

Future Cost Analysis

Critique Private Clients had been commissioned by a client to investigate and provide detailed analysis on the expected cost of private schooling for each of her three children to provide clarity in a family law matter.

In the interest of objectivity we had researched each component (School Fees, Uniforms, Textbooks, Laptop/IT charges, excursion costs) by contacting Wenona Ladies College and Scots College Independently. Using the current cost schedules of each education provider, we had projected these costs into the future for each child to take account for inflation.

This strategy document outlined:

- a. Itemised annual education costs specific to each child.
- b. Year on year expenditure
- c. A lump sum figure to fund all costs over the 12 year period.
- d. All assumptions we have used (Interest/ inflation rates)
- e. Modelling projections of how the lump sum would reduce to zero by year 12.

Our findings were:

- a. The inflation adjusted cumulative expenses over the 12 year period would total \$677,978.
- b. A lump sum of \$500,000 would provide a residual value of \$445 at the end of the 2022, the youngest child's final year at school.
- c. The lump sum would earn interest of \$178,936 over this period despite progressively larger amounts of capital being used to fund the children's schooling.