

Get off to a fresh start for 2010!

We wish a happy new year to all our clients and hope everyone had a good break over the festive season. Now that another year has rolled by it's time to revisit all of the things you have been meaning to attend to or have put on the backburner. Sorry it's the financial planner in us that tries to keep you on top of your "To Do" list! At Critique we understand everyone has goals and aspirations they wish to achieve but actually putting the wheels into motion is another thing all together...that's where we come in!

Now that the kids have returned back to school and everyone is back at work let Critique start to put your plans into action. We want our clients to get the best possible value out of our expertise and the services we have to offer.

Take full advantage of the comprehensive advice available to you

Critique has clients across a broad spectrum from couples just starting out, young families, to people close to retirement or those already there. We provide advice and implement strategies in the areas of investment, asset protection, retirement planning, cash flow budgeting, business insurance, and superannuation, giving all our clients access to comprehensive solutions to all aspects of their finances.

It is interesting to note that a number of our clients are not currently taking advantage of our services. We have noticed many clients may only hold a single; investment, insurance policy, or superannuation account which leads us to believe a portion of our clients are not receiving the comprehensive service we aspire to provide.

If you are in this category please contact Jason Abrahams or Robert Wolski to arrange an appointment so we can review your circumstances and have better perspective on your bigger picture. We will be contacting all of our limited advice clients in the month of February to arrange an appointment to reacquaint ourselves with you so please expect a call.

Is there a friend, relative or associate who needs some guidance in their financial affairs?

We know all too well that discussing financial things at any social event is bound to have most people running for the exits or backing away very slowly. On the odd occasion when this type of conversation rears its head, people's opinions can vary wildly, some 'experts' might mention a 'hot tip', and others might declare it's 'boring', or actually admit they don't really understand it at all. As our clients know, we can provide the answers, solutions, and educate our clients about what is the best path forward.

So if you hear your friends or family members thinking about purchasing a property, worrying about how to look after themselves and their children/partners in the event of accident or injury, wondering how to invest for their future, pondering about retirement (especially if they are aged 55 or over), or not knowing how to manage a windfall they have received, please send us their details and we will contact them for an appointment all at our cost.

Critique can provide a gateway to specialists across all financial disciplines

Over the years Critique has tried and tested many different business associates to solve our client's problems outside our areas of expertise. In line with the quality of work and the level of service we expect to provide to our clients we expect nothing less from the people we trust to deal with our clients.

Our current network of contacts includes:

David Chapman (Custom Finance Group): He is a mortgage broker of 25 plus years experience who takes a holistic approach to finding the right funding solution. Our clients have only glowing reviews for David.

Michael Steep (Austbrokers): A specialist broker in the general insurance arena, Michael's exceptional knowledge of the intricacies of all policies and providers has lead to significant cost savings and more comprehensive cover for all we have referred his way. His approach focuses on adding value at every stage of the advice process which is our highest priority.

Christine Page (David Landa Stewart): She is one of only 48 accredited wills and estate specialists within NSW. Her qualifications are second to none and she has been practicing in her chosen field since 1985.

George Shalala (Critique Business Consultants): He is an accredited auditor and qualified Chartered Accountant. As managing director of our sister business Critique Business Consultants, George can offer our clients comprehensive business audit, business coaching/mentoring, business valuations, HR policy and procedure analysis, taxation compliance, and bookkeeping.

David Hutton (Sodus) - Sodus is a multi-discipline creative agency which surrounds a client's needs - from Public relations to campaigns, websites, and image. SoDUS brings creative thinking to TVC, design, brand development, online and print.

Critical Illness Insurance: MLC's new offering

Critique Private Clients has been pleased with the response from our clients to MLC's new edition of Best Doctors to their Critical Illness Cover. To give you a refresher, Best Doctors is a policy feature unsurpassed and unmatched by any other insurer. All MLC Critical Illness policyholders will now have access to this groundbreaking and unique medical advice service at no additional cost. Best Doctors is a company that connects MLC Critical Illness insurance clients and their families with leading specialists to provide medical advice regarding a serious illness without having to leave home or make an insurance claim.

MLC Critical Illness will provide access to the Best Doctors global network of over 50,000 leading medical specialists (who have been nominated by their peers). Best Doctors will arrange advice about critical illness, chronic or degenerative conditions, regardless of whether it's a listed condition under your MLC critical illness insurance policy

Profiles



Robert Wolski commenced in his career in stock broking at the end of 2005 with adviser support roles in the esteemed firm Ord Minnett. He started as an associate adviser with Critique in June 2008 providing advice alongside Jason Abrahams. Robert gained sound experience in creation of planning strategies, administration, and implementation.

Robert completed his Graduate Diploma of Finance and Investment majoring in financial planning in June 2009. Using his five years of experience he prides himself on translating the complex world of finance into simple plain English.

George Shalala started his career at PriceWaterhouseCoopers with a five year tenure in the Audit Business Services division. His clients included high profile companies like Arnotts Biscuits, Av Jennings, and UDL.

George progressed to Coca Cola Amatil as a sales accountant for 12 months before running his current accounting business for the past decade. His area of specialty includes business coaching, audit, strategy consulting for small to medium sized businesses with an average turnover from one to thirty million per annum.

Jakob Czlonka has been providing financial advice for over 3 years. He has a Bachelor of Applied Finance and a Diploma of Financial Services (Financial Planning) and is an Associate of FINSIA. He has rejoined Critique after working for Genesys Wealth Advisers in a technical support and research role. Jakob's specialties lie in areas of investment advice and research, retirement planning and risk protection.

Jason Abrahams is the principal of Critique Private Clients and has been a financial planner since 2000. Prior to this, Jason worked in business banking for NAB for 4 years on their graduate program. Jason is a Certified Financial Planner and has also completed the Diploma in Financial Planning, the Graduate Diploma in Finance and Investment, as well as completing a Bachelor of Business (majoring in Accounting). Jason's clients include retirees, wealth accumulators, and businesses.