

The value of **sound financial advice** in these challenging times.

In addition to the terrible health consequences, the coronavirus is having a massive impact on global economies and the way we live, work, and interact with each other.

Loss of income and uncertainty about the future can place a great strain on households, relationships and finances. For those affected, it can be overwhelming.

For those approaching or already in retirement, sharp falls in share markets can lead to sleepless nights about their retirement plans and whether they will have enough income to live comfortably.

In times like these, seeking professional financial advice is essential. We can help you to:

- Assess your current financial situation, review your income and expenses, and develop strategies to manage your cash flow more effectively.
- Make the most of any severance pay or redundancy payment.
- Identify any government support payments you may be entitled to receive and assist you with the application process.
- Assist you with practical strategies to consolidate and eliminate debt.
- Review your circumstances and assess whether early access to your superannuation savings or early retirement may be a suitable option for you.
- Review your retirement strategy to determine whether it continues to meet your near and longer term needs and objectives.

- Develop and implement a detailed financial strategy for your future personal and financial wellbeing.

Avoid making emotional or impulse decisions

It's natural to feel anxious in turbulent times, however it's important to make carefully considered decisions when it comes to your finances and investments. An emotional or impulse decision in the short term will rarely benefit your financial wellbeing over the longer term.

Sound financial advice can be life changing

Sound financial advice really can make all the difference. As qualified professionals, we understand the complexities of financial planning, the world of investments and the various support packages available from the government.

We are available to help you, or someone you care for to make the most of a difficult situation and to navigate a path forward.

Now isn't the time to go it alone.

To find out how we may be able to assist, please contact me directly on 1300 101 250 or michael@antipodeanadvisory.com

