KURT ARMBRUSTER

Managing Director and Senior Financial Adviser

Grad Dip FP, FChFP, FAAA, Adv Dip FP, Dip FP, SMSF Specialist, JP

Authorised Representative of Templestone Financial Services Pty Ltd AFSL No 523831

How are we Different?

Our value lies in offering thorough, long-term guidance, ensuring that every solution is tailored to meet your specific needs. We simplify the process with clear, effective strategies and work together to track progress, ensuring that your goals are consistently achieved.

Debt Reduction – How to pay off your debt sooner by structuring it correctly and not compromising lifestyle.
Tax Mitigation – Legitimately reducing the tax that you pay
Risk Protection – Ensuring that we have all of the right protection in place for your family, assets and investments.
Wealth Creation – Ensuring that your superannuation and other investment assets are invested in a way that leaves you with enough money to retire, without taking on unnecessary risk.

- ✓ I have over 30 years of finance industry experience and a strong educational background, with qualifications in financial planning, self-managed superannuation funds, debt recycling, and business administration. I have also recently completed the master's level Graduate Diploma in Financial Planning at the University of New England.

- ✓ My specialties include superannuation, debt advice, wealth creation, and asset protection. I work with clients to understand their needs, preferences, and aspirations, and tailor solutions that suit their circumstances and objectives. I also collaborate with other professionals and stakeholders to ensure the best outcomes for clients. I am passionate about helping people to improve their financial well-being and secure their future.

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What Services do we Provide?

Our initial Advice. What to Expect:

- ✓ Our initial meeting is called the discovery meeting and is complimentary for clients. In this meeting we will conduct a gap analysis and determine client goals and objectives.

- ✓ The next step is to run through a fact find and gathering some additional information to obtain the data to research for the appropriate recommendations and advice. What comes after this is the Advice Presentation Meeting at which I'll present my recommendations for achieving families' goals, objectives (& even dreams).Clients generally enjoy this meeting and the rest of our process as it unfolds, especially now that we're going to be delving deeper into helping them to achieve their long-term goals and the peace of mind that comes hand in hand with that.

Our Ongoing Committment to you and your Clients:

✓ **Review Meetings** - It is important that we ensure that your plan stays on track, so I will engage in at least one annual review, which can be held in person or over the phone, Teams or Zoom. More complex strategies will generally require more attention and may even require reviews every few months.

- ✓ **Check-in calls** - It is not unusal for me to touch base multiple times throughout the year to see how clients are going or update them on some changes that may impact them.

- ✓ **Our Advice When YOU Need It** - As part of our Agreement, you will have exclusive access to us at all times. There is no need to wait till your next review meeting or check-in call. Life happens and is often unforeseen. Hence, we are available whenever you need us. No issue is too trivial. If it's important to you, it's important to us.

- ✓ **Other Services** - We have access to economic reports, industry chatter, newsletters and other professional affiliations that we can make available to you.

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