

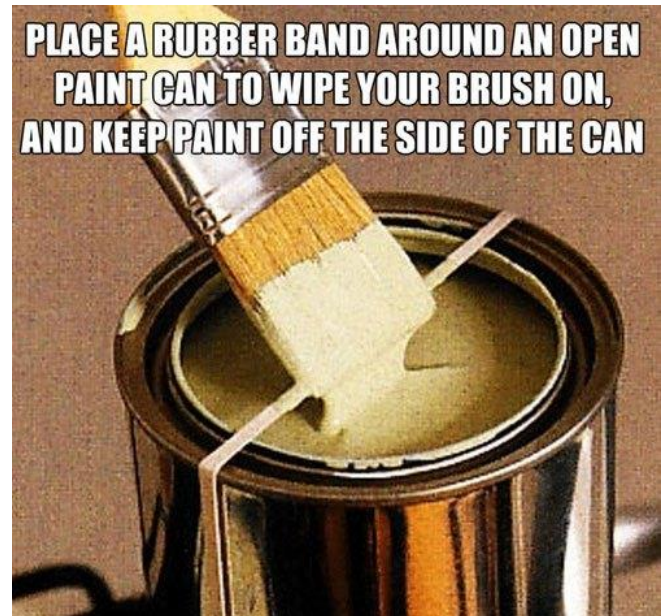
MOTIVATIONAL MOMENTS

Seven life & money hacks worth doing

You know that car or personal loan (or interest free furniture finance) you have almost paid off... Once you have paid the last payment, re-direct that monthly amount straight to a savings account, or into your mortgage – you've already proven you can live without it...



That insurance renewal you just received for your car/home/life insurance. Dedicate one hour of your day to simply ring three others to get comparable quotes – it could save you hundreds of dollars!



When you next consider refinancing or obtaining a mortgage, split the loan into two, and focus on one of the portions to be the one you pay as much extra into as you can – you will reach your goal sooner!



Examples of SOLUTIONS for clients:

Never let anyone tell you something isn't possible



Refinance to much lower rate with hard to prove income for 60 year old self employed taxi driver, saving client \$1,010 per month!



Refinance to better rate & features for clients expecting second child, in spite of planned one year maternity leave.



Preapproval for larger mortgage in spite of a further 8 months of maternity leave (some unpaid) for main income earner.

Excerpts of clients' feedback over time:

Many thanks for your commitment and delivery of quality service. Your cheerful, unstoppable nature and flexibility are greatly appreciated. We have looked forward to your visits & appreciate the time you've given in being our Partner in Wealth & Finance.

[A & N T]



Marianne,

Thanks for every time you give me an advice, you make me feel I'm in safe hand and with the right person.

[R A]



You counselled to get a great understanding of my needs and worked with that.

[N A]



We had no idea previous to meeting you. I can't imagine going through this process without your knowledge & assistance.

[H K]