

Service your future regularly

Most of us take for granted that we have to get our car serviced regularly. It's not something we look forward to, but we know we have to do it - or it will let us down when we most need it.

A regular review of your financial plan is just as important – and for the same reason. Life changes so quickly we can forget important updates to our financial planning, particularly insurance as shown by this real life event.

Almost every year we see dramatic changes announced for our superannuation system, interest rates, the stock market and property both up and down – depending on where you are.

All of this emphasises the need for regular reviews of your financial strategy and your investment portfolio. A full review should take place on an annual basis and cover such topics as:

- Have your financial objectives changed as a result of changed business or family circumstances?
- Are you on course to achieve your objectives in the planned timeframe or are adjustments needed?
- Has there been new legislation or taxation changes which you need to factor into your plan?
- How have your investments performed and are they appropriate for current market conditions, or would you benefit from rebalancing your portfolio?
- Are you adequately protected against changing financial and personal risks?

If you're looking after your own investments, it might be time to ask a professional to take a look at your strategy and portfolio to ensure it's continuing to meet your changing needs now and into the future.

Visualise Wealth are dedicated to providing you with information so that you can make the decision that is right for you. We invite you contact us on (02) 9807 4700 or email sophie@visualisewealth.com.au to make an appointment today.

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