



These clients have agreed to share their story. Everyone's situation is different, so their choices and outcomes will be different to yours. Consider your circumstances before deciding what's right for you.

We've been helping Betty with her finances for over 30 years

I have known Ian for over 30 years, firstly as my friendly insurance man and then later as my financial planner.

In 2011 I started to think about retiring and have been salary sacrificing my wage and drawing some of my pension to counteract this and saving money at the same time- something I would never have known about without Ian's help. He is always mindful of my long term goals and has been consistent with his advice which has allowed my savings to multiply.

All at Hillross Tweed Valley give their best and I appreciate the help they give me.

Betty N



WHAT'S YOUR
IDEA OF
FINANCIAL
FREEDOM?



We look after Bruce and his employees

I am the Managing Director of a third-generation family company employing over 300 people. Hillross Tweed Valley provides excellent face to face service for our employees with regards to their superannuation and other Financial Planning matters.

Bruce W



WHAT'S YOUR
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Lynne & Frank enjoy their travels whilst we take care of their finances

We have been clients of Ian Batten of Hillross Tweed Valley at Murwillumbah since 2007.

At that time, we held investments through the auspices of one of the 'big four' banks, and had become increasingly unhappy with poor communication and rapid turnover of front-line staff. Other bodies we had approached or invested with in the past [a big insurance company, a superannuation firm, a firm recommended by our credit union] had seemed even less personal and attractive.

We also were expecting money from the sale of our property, and were wondering how best to deal with it.

We decided that we would prefer to approach a local financial advisor, at first just to test the waters, hoping for a secure, more personal relationship as well as sound financial advice.

Our initial interview with Ian [free of charge] made us feel we may have found this. He carefully and patiently explained the whole process he would follow, including how and how much he would be paid. He did not try to push us into accepting his product: in fact he freely told us there was another financial advisor in town and suggested we book a first free interview with her as well. We instantly liked and felt at ease with him.

Subsequent interviews confirmed for us that we had found what we were looking for. Ian researched our financial situation exhaustively, and we followed his recommendations involving both an allocated pension and a separate portfolio of investments under the banner of their parent company *Hillross*. We have never regretted this decision, despite some losses in 2008/9 which were part of the general downturn.



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Whenever we have questions, problems, anxieties, they are quickly addressed and patiently answered in detail in Ian's office or at the front desk or by phone or email. We have always been very happy with Ian's staff. Kathy another Hillross Tweed Valley adviser, is as confident a source of information as Ian, and just as helpful.

As Frank was approaching the age of 65, and Lynne her age pension age of 64, Kathy sent to us in Western Australia, where we travelled from April to September 2010, a very thick document which was Ian's suggested list of investment changes geared at getting our affairs in order in time for our application for the age pension. We were able to approach Centrelink in WA and get that rather complicated process happening so that payments began with very little time lost. For a time phone calls, emails and faxes flew thick and fast between Murwillumbah and Carnarvon WA as it was all sorted out.

Centrelink payments were at first much less than Ian had indicated to us they should be, so Kathy firmly interceded on our behalf, and the problem was quickly solved.

Everyone's circumstances are different. We feel that seeking financial advice as one approaches age pension age is in many ways just as important as prior to retirement.

We hope this description of our experiences with Ian Batten of Hillross Tweed Valley is helpful to anyone trying to sort out their financial affairs, and choosing between all the options facing them.

Lynne and Frank M



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