

MAKING SMART DECISIONS WITH YOUR SAVINGS

- ▶ No Plan
- ▶ Conflicting goals
- ▶ Disorganised
- ▶ Too little time
- ▶ Too much tax
- ▶ Too much risk
- ▶ Needless Complexity
- ▶ Uncertain future
- ▶ Family at risk
- ▶ Little confidence
- ▶ No clear vision
- ▶ Who to trust?

