



Working with you.
Working for you.

Affordable & Accessible Quality Financial Advice



It's about you.

That's everything you need
to know about Merlin.

Your big picture. Is a tapestry of small ones.

At Merlin, we believe that life is multi-faceted.

Your life has different parts. Your responsibilities to your family and work. Your pastimes and passions. The home you live in and the places you want to visit. The past that's shaped where you are today and the dreams that guide your tomorrow.

At Merlin we offer financial advice that considers the different parts of your life. Advice that doesn't just help you accumulate wealth, but helps you balance, plan and prioritise what you want from life, then knits together the financial strategies that will help you achieve your goals.

It's a process that starts, and ends, with you.

Simple, powerful strategies. For your intricate, sophisticated life.

At Merlin, the first thing we do is clarify your goals.

We then advise you on the strategies that suit your circumstances, reduce financial stress and drive you towards those goals.

Everyone has different needs but some of the key areas we will look at with you include:



Clarifying what you need to do to achieve the retirement you want. This includes how much to contribute, the right investment strategy and how to maximise the tax advantages super offers you.



Structuring your investments to minimise your tax, maximise your entitlement to Social Security, or both.



Setting up and managing your investment or mortgage debt to grow your wealth, reduce risk and maximise tax efficiency.



Protecting your lifestyle, your business and your family's financial security through prudent insurance planning.



Helping you plan, and pay for, your children's education.



Developing an estate plan that provides for those you care about.

We work with you to show you the impact of different opportunities and assess how well they fit your goals and plans.

If you're seeking answers to a single specific financial issue, we can tailor a strategy to that need. Alternatively, we can build you a comprehensive, multi-faceted financial plan that clarifies your different needs, prioritises your goals, integrates the solutions and evolves, with you, over time.

Even more important than strategy? Transparency and trust.

Your Merlin Financial Adviser will guide you towards the investment strategies that deliver the mix of return, security, tax-effectiveness and liquidity you want.

The strategy and investments we choose for you are less important than the trust we share.

It's trust that ensures you provide all the information we need to make the right recommendations. Trust that ensures you can stick with a long term strategy even when the short term market moves are unfavourable.

Trust is built on transparency.

We work on a fee for service basis, just as you would with an accountant or solicitor.

You pay us for the work we do and the fees reflect the complexity of your needs.

With Merlin:

- All recommendations are set out, and your options illustrated, in writing.
- There are no hidden fees.
- We aim for cost- and tax-effective strategies
- If you subscribe to ongoing advice, each year we send you a written statement detailing the services you've received from us and how much you've been charged.

You come first. But you're not alone.

Our mission is to have more people achieve their life's goals through more Affordable & Accessible Quality Financial Advice.

Your interests come first.

Standing with you is your Merlin Financial Adviser.

Our job is to know what's happening in your life, where you want it to go and which financial strategies and products can help you get there.

We understand your world, where time is scarce and advice should be affordable.

We are more accessible, through virtual meetings, usually conducted after work hours in the comfort of your home. So you won't have to take time off and sit in traffic to get to us.

Our focus on lean operations, efficient processes and innovative technology, allows us to pass the cost savings onto you, in the form of more cost effective financial advice.

We'll provide recommendations on ways you can improve your financial situation today and for the future. We don't receive hidden commissions, so you can be sure our recommendations are based only on your needs.

We also prefer more cost and tax effective investment and insurance strategies and products.

This enables you to have more in your pocket: more to invest, reduce more debt, have more insurance and create more wealth over the longer term.

Once you're happy with your plan, we'll work with you to put it into place, helping you achieve what really matters to you.

The journey of a thousand miles. Begins with a virtual meeting with your Merlin Financial Adviser.

Your financial plan starts with your first, complimentary virtual meeting with a Merlin Financial Adviser.

It's a wide-ranging, no obligation discussion focusing on means and goals rather than plans and products. Where you are, what you have now and where you want to go.

If you want to proceed, we will work together closely, establishing goals and priorities, explaining possible strategies, illustrating your options—and always, always, making sure the planned strategy suits you and your family.

It's important to set out a plan.
But not set in concrete.

When you work with your Merlin Financial Adviser we agree on a plan to keep you on track to achieve your goals. This may include an annual review, and catch ups during the year, depending on your needs.

It's the review that ensures your strategy still suits your goals. You meet with your Merlin Financial Adviser so you can adjust your financial plan if your finances, family, career, goals or views have changed. Or recalibrate your approach if financial markets or the world economy have shifted in a way that affects your strategy.

In an ever changing world, your regular review is crucial to success, but it all starts with you, and your introductory virtual meeting.



To achieve financial security for you and your family, contact us via:

E: contact@merlinmoney.net

W: www.merlinmoney.com.au

Book your free introductory virtual meeting today.

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