**Key Choice Financial Solutions**

5-page Responsive Website with CMS

**Header**

Home | People first | What we do | How we do it | Learn

**Static features across the site**

Contact number and email form | Securitor info | Social media links/abbreviated FPQ form with direct link to email back to us.

**Home**

**Main statements & click throughs**

* Your story first. The numbers second. (People first)
* Providing financial choice and flexibility (What we do)
* A people first approach that focuses on what matters most(How we do it)
* Helping you make the right decisions (Education)

**People**

**Your story first. The numbers second.**

We’re a company that was always meant to be different. We’ve worked the long hours and the high pressure but something didn’t feel right. The priorities were wrong, and we wanted to fix it… In the work/life equation, we wanted to put life first.

We wanted to create a place that felt like home for our staff and clients, and most importantly we wanted to provide a service that focused on people not numbers.

That was the vision 13 years ago and it still beats true today. We’re growing a team who are driven by values, we’re building a client base motivated by the same things as us, and we’re only just getting started.

We believe that wealth is more than just money and we’ve developed our company around that perspective. We provide every client with balanced advice, and if we wouldn’t do something ourselves, we won’t let our clients do it either.

Everybody deserves quality service and expertise and at Key Choice, we’re committed to delivering it.

**The team**

*\*Team photo & individual quotes or perhaps why we love our job statements*

*\*Five on the team in total – Sam, Denise, Petrise, Rasi, Brian*

**Sam:**

One of the questions I am asked most is: *“do I really need to see a financial planner, what do they really do, can they help me?”* Organising and structuring finances is one thing, but for me it’s more about taking the time to plan.

Financial planning is just that, planning! You don’t buy a car without putting some thought into it; what type of car is best for my needs, what will it cost me, how economical is it to run, what will the service costs be?

Financial planning is about asking yourself similar questions, how can I make my hard earned salary work harder and more efficiently, am I making effective use of the tax system, how should I save, how much should I be saving now to give me the financial freedom I desire in the future. What happens if I can’t work, what are my choices?

At Key Choice Financial Solutions we assist you through a multi-step plan that is tailored to you, it’s your plan, your story, you make your future.

Most of us will keep a car around 5 years or so. Buy a house, live in it for around 8 years and we seek a substantial amount of advice from professionals before making the decisions on the purchase.

Yet we work towards retirement and “living the dream” for more than 40 years in some cases and yet don’t put the same amount of thought and professional advise into the equation? Why is that? It’s singularly the biggest financial decision we will make in our lives and yet some people fail to adequately plan for it. That’s where we can help.

Denise:

Denise joined Key Choice in August 2013 and has extensive experience and knowledge in the financial services industry.  Her first job after completing a Secretarial Diploma was with National Mutual (now AMP).  Working for such a large organisation gave her the opportunity to work in many different areas.  Denise transferred to Melbourne and worked in a Divisional Sales Office in Camberwell for two “fantastic” years, before returning to Perth to take up the position of Secretary to the State Sales Manager.  Denise was a Senior Divisional Secretary when she left NM to have her beautiful twin daughters.  After only five months, she was enticed back into the work force in a temporary position at a new boutique financial planning practice. At the end of the three weeks, a position was created for her and after 17 years was described as the “back bone” of the company, being responsible for the financial management and supervision of the admin team.

Denise is a keen traveller and loves nothing more than a weekend away camping somewhere in our great outdoors.  She loves hearing about our clients’ travels too, and is excited to be off to Italy and Croatia in August.

Denise thinks you are the best clients and is always happy to assist in any way she can!

Petrese:

Why I love my job.

The thing that I love about my job - apart from working with genuine & caring people - is meeting clients and being part of their individual journey. It is a privilege being privy to both their financial and personal lives and helping them articulate and work towards their goals, and is very rewarding. Being in a small practice feels like clients are part of an extended family

Brian:

Why I love my job.

I love not going into the office every day!  Having spent the last 20 years running WA’s largest motorcycle hire and tour company I have spent most of my life outdoors. Having said that, over the last few years I have really enjoyed the challenges and rewards of being part of this great team of people and come to appreciate the skills and attributes of Samantha, Petrese, Denise and Sharon.  They are all uniquely individual but share the same deeply caring and professional disposition.

**National Adviser of the Year 2014**

We’re extremely proud of our practice principal Samantha Hamilton and her achievement of winning both the State and National Adviser of the Year awards!

Note: last week Sam was awarded “Financial Planner of the year for WA” for the second year running and is one of five finalists for “Australian Financial Planner of the year”, to be decided on 24th July. Sam has also been nominated {today} for AFA Female Excellence in Advice Award.

We may want to consider how to mention this on the home page too?

**What we do**

**Providing financial choice and flexibility**

We’re focused on meeting you where you are at, then building a personalised and holistic wealth strategy from there.

We develop long-term solutions that provide sustainable protection, security and wealth, and we believe that everyone deserves choice so whatever your needs, we’re flexible, and we find a solution that is tailor made for you.

Although we know that no two people are the same, at different stages of life, there are often some common considerations people have, and with this in mind, as a starting point, we’ve developed a list of things to think about based on your current situation.

*\*Read more pathways: Getting started | Young married | Family | Business owners | Thinking retirement*

**Getting Started**

1. You’ve worked hard in your career to get where you are, you’ve got the car, had the holiday and now, its time to put your money to work
2. Budgets and Cashflow Planning: The foundation of wealth creation is spending less than you earn and creating habits that will last a lifetime. Making plans to budget and get that nest egg building is now in your sights. But how do you start? What should you be thinking about; you have no major debts, your single, independent and free. But what happens if you can’t work, who will look after you?
3. Insurance: protecting that hard earned income and years of study becomes crucial. How is the best way for this to be structured, you don’t want to be spending more than you have to but need to know that you will be OK in the event you cannot work for a period of time due to accident or illness
4. Super: I’m not so interested in my super at the moment; it just sits there doing nothing. As retirement is so far into the future it makes absolute sense that this is not a key priority. However, by making a small payment now, less than a cup of coffee a day, your retirement plans could go from good to great! Imagine having an extra $250,000 to retire with.
5. Just start: You don’t need large amounts of money to start financial planning. You just need to start. It’s all about the ripple effect a small action now can lead to some fantastic financial freedom throughout your life. “The sooner you start, the better off you’re likely to be”

**Young Married**

1. You have big plans; you are saving every penny for, or are about to buy your biggest purchase ever! A home where one day you may fill it with a family. You want the excitement of buying your new home to last forever but in the back of your mind the level of debt that you now have, can leave you breathless. What happens if we lose our jobs? Or worse, what happens if we become sick or have an accident and cannot work. All these questions run around in your head and you just don’t know where to start.
2. You are working hard at your careers and really putting in the time. You love your jobs and lifestyle. You love eating out and having the freedom of cashflow and time to do whatever you want, whenever you want. But if anything unexpected happened to either of you, can the other handle the expenses on their own.
3. Budgets and cashflow planning: while there are no children you want to travel, build a nest egg so that when the time comes, you have the option of one of you taking time out from work to raise the family. You ask yourself, where do we start, how best to structure our savings, what is the best option paying off the mortgage or saving a nest egg.
4. See kids in the future? Probably. That means school, and the associated expense. Planning now will soften the financial burden and could expose better opportunities down the line for them.
5. Investing – by managing your cashflow and making informed choices about your discretionary income you can address paying off your mortgage, drip feeding into your superannuation and building assets in your own name, all at once. It just takes discipline and guidance.

**Family**

1. Starting a family and growing a family takes planning, a lot of planning! Discussions need to be had on whether to drop to a one-income family, the comfortable lifestyle you have lead in the past is that, a chapter of your life storybook. Now you need to plan, where shall they school and the associated costs, will your home be able to support your growing family. Planning for these things before they eventuate will make a world of difference to your stress levels and budget.
2. You think you should review your personal insurances, now that children are involved. You want to preserve the wealth you have accumulated. And that gets you thinking, if something happened to us who would look after the kids. Estate Planning is not just about Wills, it’s about making sure your family is as protected as it could be. That the right assets go to the right people at the right time.
3. You feel it’s time to really kick-start your wealth creation plan. You may have not reviewed your superannuation and investments for some time; you have just been too busy raising a family. You have no idea what’s happening in the super world, the legislation is changing all the time. You wonder if you should be paying more off the mortgage now that you both are back at work.
4. Do you need to move from that two-bedroom villa into a bigger house so the kids have room or move closer to the school you favour the kids going to? How do you finance that?
5. You want to take the kids overseas with you but now your costs have doubled with the addition of an extra little person or two. Holidays require a lot more planning and finances.

**Thinking Retirement**

1. The kids are almost off your hands, your income is now your own, the mortgage is almost paid out and what to do with the savings? What do you want to achieve while still in paid employment, setting goals and working towards these can be exciting. You want to see all your hard work paying off.
2. You have loved your working life but want to plan for the next adventure. You don’t want to retire and do nothing, you want to be productive, you want to work doing something but what could that be? You ask yourself what will I do in my new life? Will I take a trip, learn something new but you wonder whether you have set aside enough that you can give up your ‘day job’ all these questions can be answered when you plan.
3. You know you need to make super work harder for you, how much can you contribute, what deductions are available. How has my fund done in comparison to the market? You are thinking that you may like to manage your own super but want to understand what will be required of you by the tax office.
4. You are considering downsizing your home, its too big for just the 2 of you. You’re dreaming of a sea change/tree change. The choices are numerous and you want to consider all options. But can you afford to still retain a city property?
5. Planning for a lifestyle employment instead of a ‘day job’ you need to set your income requirements. You want it structured right, you want to protect each other if one of you was to pass prematurely. You want to ensure the kids are protected and hopefully in time you want to ensure your grandchildren are also looked after.

**Business Owners**

1. ﻿You have a vision… You’re motivated. You’re focused, ambitious and unrelenting. You are an owner. A shareholder. A director. Or all three. You not only drive the process, you make it too. This is your vision. Your goal. Your life.
2. Owners of small and medium enterprises (SME) find themselves wearing so many hats that research has found little time is found to spend on their own personal financial planning objectives. Key Choice Financial Solutions has worked in this niche area for many years and has assisted owners focus some time and energy on ensuring their plans for the future are prioritised, documented and met.
3. Protecting what you have and protecting what you have yet to earn!
4. What happens if one of your partners falls ill and has to move out of the business? Do you have adequate insurance in place so you can continue your hard won business?
5. Maximising superannuation for the tax efficiencies it provides, ensuring your wealth is diversified out of your residential property and your business asset

**How we do it**

**A people first approach that focuses on what matters most**

We’re dedicated to providing a process that is both thorough and personalised to ensure the best possible outcomes for our clients. When you partner with Key Choice, we focus on you – your story, your family and your aspirations, and we make strategic decisions based on where you want to go in life.

Setup

Ongoing

We’re committed to developing sustainable, long-term financial strategies that assist our clients in achieving their goals and every Key Choice client has planned review meetings based on their needs.

We also ensure that each person receives personal communication throughout the year as well as access to exclusive opportunities and information that is both relevant and beneficial.

**Learn**

**Helping you make the right financial decisions**

We’re passionate about helping our clients identify the best financial choices so they can maintain and build their wealth in a way that allows them to live life on their terms. This page is dedicated to you, and providing information and perspective that we think you’ll find valuable.

*\*Education posts developed by Key Choice go here. Examples in folder include:*

# Free Budget planning spreadsheet

# Living longer living better.