

Financial Planning



Financial planning is the key to making sure you make the most out of your money.

Bridges Financial Planning

For most people, planning a secure financial future is not easy, in fact it's often daunting. So, it's important that you gain appropriate advice.

Whether you are saving for your first home, have a young family or are considering retirement, we can refer you to a Bridges financial planner for financial advice.

Who is Bridges?

Bridges is one of Australia's leading financial planning and stockbroking firms with over 65 offices nationwide.

Bridges have served Credit Union members since 1985 and their financial planners now provide professional financial planning advice to members of over 70 credit unions from offices around Australia.

We can refer you to Bridges for financial planning advice. For more information, visit the Bridges website at www.bridges.com.au.

How Bridges can help you

A Bridges financial planner can help you with personal advice on tax-effective investment strategies.

Whether it is buying and selling shares, helping you choose the right superannuation strategy, securing your retirement income or keeping a close watch on your investment portfolio, Bridges is committed to the highest standard of service to Credit Union members.

Managed Investments & Fixed Interest

When assessing the type of investment that will best suit your needs you should consider the return you require and the length of time you have to invest. Bridges financial planners will be able to provide information on a wide range of products to suit you.

Retirement Planning

The decisions you make today will determine the lifestyle you have in the future. There are a number of factors to consider which can be discussed with a Bridges financial planner.

Superannuation & Rollovers

Superannuation is one of the most tax effective ways to save for your retirement. Bridges financial planners can give you advice on ways to maximise your superannuation contributions.



Call 1300 885 480 or visit macquariecu.com.au

The Financial Planning Process

The six steps in financial planning are detailed below:

1. Understand you & your current situation

Your Bridges financial planner will speak with you to get an understanding of your current financial and life situation.

2. Set goals & objectives

A Bridges financial planner will help you identify your goals.

3. Identify any gaps between where you are now & where you want to be

Your planner will then review your goals and compare them to your current situation.

4. Identify possible strategies

A Bridges financial planner will then identify various strategies that will help you achieve your goals.

5. Implement the agreed strategy

A Bridges financial planner will then assist you to implement your agreed strategy.

6. Ongoing review & monitoring of your strategy

As you progress through life, your circumstances and goals change. It is important that you regularly review your plan with your financial planner to ensure that it continues to be relevant.

Why not call and talk to us about your financial planning requirements?

Estate Planning

Estate planning involves the preparation of documentation for the distribution of a person's assets following their death. An effective plan will ensure that your will is properly structured to maximise the distribution of wealth.

Building Wealth

A Bridges financial planner will review your current assets and liabilities to help you maximise your wealth. This may include borrowing additional funds to invest or restructuring the mix of your current investments.

Redundancy

Finding new employment is stressful enough without having to worry about your finances. A Bridges financial planner will help you look at ways to make the most of your finances, including any benefits you may be entitled to, your tax implications or how best to use your redundancy to pay off debts or invest.

Centrelink

Working out which benefits you're entitled to can be confusing and the rules often change. A Bridges financial planner can help ensure you receive all your Centrelink entitlements.



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