

CLIENT TESTIMONIALS

Helping people plan a better life

I recently asked some of my clients to consider and comment on the reasons they felt confident enough to trust me with helping them achieve their lifestyle and financial goals. Here are some of those comments.

Hi Graham,

We were impressed by your professional approach, understanding of our requirements, pleasant personality and approachability.

We also appreciate regular contact by you.

Regards,

John and Mary

From the day I came to your office, a nervous investor I found you to be very caring, friendly and open. You have an honest face. From the beginning I trusted you with my small super fund.

I was coming to you at the end of a very volatile period in the industry and was worried about protecting my super and trying to provide a nest egg for my future. It was a time when I was very worried I would not have enough to retire on. You guided me through the process with what now turns out to be sound advice and I now find myself in a position where I can retire to live what I hope will be a comfortable life in retirement.

You are also in the process of guiding me through what is a confusing time with my elderly mother's latter years. What to do with her house, how it affects her pension. What to do about the cash she is holding in term deposits and all the confusion that goes with it.

Overall I have found you to be educated and confident in the advice you give to your customers. I would not hesitate in recommending you to others.

Kind regards

Heather

Testimonial from Mike (surname withheld) of Croydon.

7th October, 2013

For Graham Chatterton. Authorised Representative - Financial Wisdom

I visited four Financial Planners before I met Graham and he ticked all the boxes for me.

He was open and friendly.

Took things slowly ensuring I understood the initial process and inviting questions.

Explained matters in layman's terms.

Gave me time to digest his information

Once I had committed we ascertained my personal level of risk taking with regard to investments.

I took the conservative line and am glad I did.

As I was going through some life changes Graham assisted me through the financial process and a feature I very much appreciated was Graham visiting my new home where we brainstormed any changes I think I might like to make and when and the likely cost and Graham was able to show me how and in what time period I could afford to have these things done.

With Graham there are no hidden fees or ongoing commissions and I pay him a set amount quarterly to look after my portfolio.

Sometimes Graham has called me advising me of a secure short term small cash deposit I might like to invest in and he has shown me how to set that up with the recommended fund. I like the feeling of empowerment that comes from dealing with Graham. It is reassuring that I know we are both working in my best interests and I have used Graham as a sounding board related to a couple of possible purchases such as changing cars.

I appreciate being on Graham's emailing list for world and local trends related to the share market and it is another way of being part of the process which assists my knowledge.

In addition to the above we have a meet up at least once a year to review all matters of concern or of interest and I am currently preparing for this which is due this month.

Thanks Graham and kind regards, Mike.

Good morning Graham

Why did I decide to go with you and Financial Wisdom?

Initially, the recommendation from the Mortgage Choice chap, then having met you and realised that you were listening to me and paying attention to what I wanted.

So, listening skills, assessing my needs and ensuring my super fund was compliant, introducing me to a fellow professional who helped with this.

All these processes have ensured that now I am in a position that I could not have contemplated a couple of years ago.

That is, I can pay off my mortgage and be well provided for in my forthcoming retirement.

Without this targeted advice, I would have been facing endless slog to pay off my mortgage.

Your knowledge and expertise have given me the freedom to enjoy the rest of my working life safe in the knowledge that I can retire when I want and enjoy spending some of that hard earned money!

Which brings me to retirement.

To say I was amazed when I spoke to you 6 weeks or so ago would be an understatement!

The prospect of retirement is tempting, but after a lot of thought on my holiday I have decided I am not ready yet to stop working. It's a huge decision that I will leave for a later date, safe in the knowledge that I can make that call when I choose.

That freedom to make such a choice is another reason to thank you.

Regards

Carole

I have been with another financial planner the last 3 years but was not happy with the service given. It seemed that it was all about insurance/super in to certain fund. I wanted to get an overall assessment of my current situation and to know what options I had for investment.

I found Financial Wisdom on WOMO and sent an email. Graham responded promptly. In our first meeting, I was impressed by how well prepared he was and gained a lot of valuable knowledge. I did not want to make a wrong decision a second time with financial planners and insisted on speaking with one of his current clients which he kindly arranged.

Graham has now worked out an investment strategy for us which we are starting to implement. He charges on a fee for service model which I was looking for as it makes sure he is not swayed by commissions based on certain products. Some of his advice has already paid for some of fees through tax savings.

I would highly recommend Graham.

Raj and Margaret