



Introducing Pete Coombes

Pete has more than 10 years' experience in the financial planning industry and has a passion for enriching the lives of everyday Australians through providing tailored financial advice.

Pete holds a Master of Financial Planning and an MBA (Master of Business Administration), ensuring that his knowledge and problem solving abilities combine to give you superior financial advice and solutions.

Further, Pete is a member of the Financial Planning Association (FPA), the peak industry body for financial planners, worldwide. This means he is bound by a strict code of conduct, and must undertake continuing education programs to ensure that he is always up to date with the latest strategies, legislation, products and trends in the finance world.

Introducing 20/20 Advice

After a number of years working in management across three different financial planning businesses, Pete felt that he was no longer making a difference in people's lives and in 2013 he returned to providing advice. 20/20 Advice was born.

20/20 Advice was built around three core values:

1. **People 1st:** We partner with our clients and our clients come first, always. This means we are completely transparent with fees and we are product agnostic.
2. **Integrity:** Honesty, ethics and highest quality advice are the cornerstone of what we do, and we do what is right. This sometimes means telling our clients what they need to hear rather than what they want to hear.
3. **Excellence:** Best strategies, best advice, best service, best business practices, best solutions and innovation.

At 20/20 Advice, every staff member is dedicated to providing tailored financial advice solutions to our clients to ensure highest quality outcomes for their financial situation, now and into the future.

When might you need advice?

There are many times in your life that you would benefit from seeking financial planning advice; whether it be to help protect your family and

assets financially should something bad happen to you, or helping you structure your superannuation and investments to meet income needs now and into retirement.

Most people, however, don't wake up one morning and think "it's time to see Pete for some financial planning advice", so here are some of the most common events that can trigger a need:

- Taking out, or increasing, debts (such as a mortgage)
- Starting a family
- Paying off a mortgage
- Changing jobs or careers
- Considering controlling your superannuation with a SMSF
- Moving into self-employment
- Turning 55 (or aged over 55)
- Thinking about retirement
- Receiving a lump sum, such as an inheritance or windfall
- Paying too much tax
- Not receiving the full pension
- Thinking about (or moving into) an aged care facility

If you own a business, you might also be thinking about business succession planning and / or employee benefits.

At 20/20 Advice, we will guide you through the entire process; from providing initial tailored advice and recommending the best possible strategies and products, to implementing the advice in full, through to consistently reviewing your needs and how your plan is impacted by any legislative or economic changes.

We look forward to partnering with you to ensure your ongoing financial success.



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