

Why should you use a Financial Planner over a Mortgage Specialist?

Because they can save you time and money!



Financial
Services
Group

As the Australian Home Loan market becomes increasingly competitive and complex, more people are **turning to Financial Planners** and Mortgage Specialist for **advice and assistance** than ever before.

How the Financial Planners at CA can help you

Keeping in mind that a home loan can be a 30 year commitment, the best deal is not necessarily the cheapest.

A good Financial Planner will examine your current situation and goals and recommend a loan that is right for you. Having an appropriate loan which works for you can help - save you interest, pay your home off sooner and build wealth faster. We base our advice on you, your circumstances, needs and goals and provide a personalised service and long term relationship.



CA's Accredited Mortgage Consultants **eliminate all the leg work** in market research. We have **access to a wide range of lenders and products** to ensure you get the most appropriate loan to suit your needs. We provide this service to you at no extra cost.

Our offer:

We understand that purchasing a home is a huge emotional and financial commitment. Therefore, we try to make the application process as **easy and simple** as possible, including:

- ✓ An initial consultation to gather your facts & objectives and ensure an understanding of the loan process.
- ✓ Completing as much of your application forms for you as possible and lodging your application online, directly through the lender.
- ✓ Assisting in organising valuations.
- ✓ Communicating with your lender and solicitors to ensure things run as smoothly as possible.
- ✓ Give you regular updates on the progression of your loan application.
- ✓ Work with you long term to ensure you stay on track in meeting your goals and objectives, adjusting your strategy and structure accordingly.



CA Financial Services Group Pty Ltd ABN 94 003 100 are Authorised Representatives of AMP Financial Planning Pty Limited ABN 89 051 208 327, AFS Licence No. 232706. Any advice contained in this document is of a general nature only and does not constitute personal financial product advice. In preparing the advice no account was taken of the objectives, financial situation or needs of any particular person. Therefore, before making any decision, readers should consider the appropriateness of the advice with regard to their particular objectives, financial situation and needs.