

Turning financial upheaval into positive retirement planning outcomes

The only constant in life is change. So when one of Collins Hume's long-standing clients experienced some unexpected drama in her normally low-key financial affairs, we were there to help.

"I went through a major financial upheaval which, at the time, was very traumatic. As I had no one to turn to I approached [Peter Fowler](#) for some advice. I quickly learned that Collins Hume were more than just accountants."

"Peter took a snapshot of my financial situation at that time and asked where I wanted to be in the future. He then developed a strategy that met my financial objectives then and in the future."

"Peter reviewed my affairs holistically and highlighted the key points of my particular situation. He knew where I was coming from having dealt with me for years so knew my capacity and how we could manage and save tax. He then developed a plan covering the next few years."

Collins Hume created a [self-managed super fund](#) and moved a large portion of her assets into the fund to create a tax-free income stream.

"Being able to balance my semi-retirement with a farm, investment properties and a share portfolio through a SMSF ties together all the different facets of my finances which are now working better together collectively than independently."

"Up until then I had never given myself time to think how things might work together."

"Now my affairs are being handled to my advantage for my future," she says. "It was Peter who got me back on track with his perception, logic and ability to work things through rationally, for which I'm ever so grateful."

"As a result of Peter's astute accountancy skills I now have more money to provide for my retirement," she says. "Working with Peter is such an advantage; he is forward thinking and very perceptive not just in numbers terms, but also about your life and where you want to go."

These days our client's financial affairs are ticking along nicely with a nest egg in super and earnings that are tax free for life.

Collins Hume ensures that her super fund stays compliant and constantly reviews her financial position so she can retire in the near future.



"Collins Hume are progressive in their approach and keep me abreast of any changes. They communicate well so I feel reassured about how my investments are going."

"Being semi-retired I know the parameters of my super, however we'll be doing another plan when I reach 60 when the terms of my pension changes."

"Collins Hume's reporting is thorough and yet their service is very personalised. I can ring at the drop of a hat and get their help straight away."

"Peter lives in the real world – he starts with a topline financial summary whenever we meet, then offers more detail if we need to dig deeper."

"The whole team works well together - each person knows what the other is doing when it comes to my affairs. Dealing with someone to whom Peter has delegated a task is as good as talking with him directly."

"It's comforting to know they're thinking of me and to receive the follow up they provide, especially from [Joseph](#) on super, [Leanne](#) on GST, [Renee](#), [Kylie](#) and my client service coordinator [Clare](#)."

"I appreciate everything they do to keep me organised."

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