

## When you finally reach retirement, it's good to know that you'll be comfortable, with all your affairs in order

Retirees June and Trevor Martin have owned a number of successful farming and business enterprises over their 30-year history as clients of Collins Hume.

All through their business lives Collins Hume have been there to help them with their retirement planning and to make the most (and least) of tax situations which have arisen as a result of their activities.

Starting with a stone fruit and avocado farm at Bangalow, they soon expanded to a styrene box business when Trevor found the closest box supplier for their produce was located in Bundaberg!

Running the fruit and box businesses simultaneously, June and Trevor then built a factory and moved their equipment to Ballina with trucks servicing the Northern Rivers and South East Queensland.

Then, when they were supposed to retire in 1997, Trevor and June went and bought a macadamia nut farm on 109 acres with 30 acres of nuts and 3,000 trees which they held for 12 years – not everyone's idea of a relaxing retirement!

When they sold the nut farm, they invested the funds into a commercial property through a 'tax-free' trust structure that Collins Hume set up for them.

Throughout all the years of hard work, building up, and buying and selling businesses, June and Trevor never neglected preparing for retirement and had the foresight to have Collins Hume help set up their self-managed super fund way back when they weren't so popular. Since then, Collins Hume have kept the administration of their fund ticking over properly.

"[John Collins](#) and [Peter Fowler](#) looked after us," says June. "Collins Hume set up our super fund when the previous government introduced a system to put money into a pension account with no tax. We had a commercial building so we set up the fund and also transferred it into super. All tax free!"

"Despite all the changes to super over the years, we have been kept up to date by Collins Hume. Our investments have come and gone throughout all our business activities which have meant tax implications for us – that's what Collins Hume are for."



"Collins Hume also arranged with a local solicitor to update our Wills," Trevor says. "And they managed to have the tax bill reduced significantly when we sold our box factory."

These days June and Trevor are well and truly retired, with June enjoying plenty of time in her beautiful garden and Trevor keeping a keen eye on the local beef cattle sales, having grown up on a cattle property as a youngster.

"If we need to know anything, Collins Hume are thinking about us and let us know well in advance," Trevor says. They have always been a good sounding board for our business decisions and the management of our retirement assets."

