

TESTIMONIALS

From personal wealth creation to business asset acquisition.



ARTHRITIS AND CONNECTIVE TISSUE DISEASES specialist Dr Jack Edelman has first-hand experience of how sound private wealth management can aid mobility in business.

When he and his wife Ann decided to invest in a Bunbury office for their private practice, they were able to purchase the property outright, thanks to the enormous growth of their self-managed superfund set up by Brad Gordon of Entrust.

‘Spreading out investments, Brad has never overexposed our superfund to a single investment, giving us complete confidence, consistent growth and increased security,’ says Dr Edelman.

During the 2008 market decline, Brad placed the superannuation in a holding pattern while the market bottomed out. As a result, none of the investments suffered any redemption problems.

‘Brad ensured we avoided funds that had any liquidity issues or subsequently became frozen, and eliminated unnecessary spending by running the superfund in a very tax effective manner. So, when we needed money for the Bunbury practice there were no problems,’ he adds.

To alleviate the headaches associated with compliance, Brad also carefully managed the investment documentation that is so vital to self-managed superfunds.

‘Ann and I have been able to relax knowing that Brad is taking care of the book keeping,’ he says.

‘It’s an even greater convenience knowing our office is owned outright and I can focus on looking after my clients.’

Important Information. The circumstances described relate to a particular client and his particular circumstances, and are atypical. Investing in volatile and unpredictable markets carry financial risks including the risk of loss of capital. Past performance is not an indicator of future performance.

Entrust Wealth Management

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The doctor-financial advisor relationship.

It's a matter of trust.



ALMOST TWENTY YEARS AGO, Perth G.P. Dr Franz bumped into Brad Gordon at a friend's wedding. And Brad's been taking care of Dr Franz's financial affairs ever since.

'I met Brad purely by chance, but I'm so glad I did,' says Dr Franz. 'He introduced me to the way Entrust manages their clients' portfolios, nearly ten years ago and I thought it was the perfect arrangement. Brad has my authority to buy and sell investments as he sees fit. He's quite conservative, but very strategic, which suits my style of thinking.'

The big test of Brad's strategy for Dr Franz came during the global financial crisis, which was felt by varying degrees by his clients.

'I was lucky. A friend of mine in Germany told me he lost over half of his retirement savings.'

Dr Franz now only work a few days a week, and relies on supplementary income from his superannuation fund. 'Brad's always invested appropriately for my circumstances, and makes sure there's always plenty of cash available for my immediate needs, like holidays.'

When I compare notes with my friends, I can see that their portfolios are nowhere in the same league as mine.'

I'm one of the fortunate ones. I have a financial adviser who I'm really happy with and, most importantly, can trust.

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Splitting the difference delivers more than a fair share.



AT THE AGE OF 64, DIANNE SEPARATED FROM her husband of 40 years with a great deal of anxiety over their shared assets. During their married years, they had held all investments jointly, which became a great concern for Dianne.

‘My husband and I had previously sought wealth management advice from Brad Gordon of Entrust, so he knew our financial situation. It was a great comfort turning to someone I already trust for support at this traumatic time,’ says Dianne.

‘I had no idea how to plan my portfolio. But Brad sat me down, set it all out and led me through the entire wealth creation plan with sensitivity and understanding—ensuring the difference was split fairly.’

Entrust will handle splitting orders, from strategy to completion, relieving the pressure by liaising direct with family lawyers.

The team is also happy to offer guidance on other delicate matters such as insurances, wills and estate planning.

‘Even the children were happy with the outcome and expressed their gratitude to Brad for his assistance,’ adds Dianne.

‘I was also pleasantly surprised by an unexpected bonus when Brad secured a widow’s allowance for me until I could start drawing my pension. I never even realised that was possible and it’s made such a difference.’

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Retiring comfortably doesn't have to be hard work.



APPROACHING RETIREMENT AFTER A LONG professional career in the Government sector, George was keen to maximise income for himself and his wife Margaret with a private wealth management provider.

Thankfully, since Brad Gordon introduced them to the Entrust way, they have watched their superfund grow, with added benefits.

'Brad has proven just how effective and tax-efficient professional management of a superfund can be—adding substantial value in good times and protecting from the bad. We positively look forward to the tax return at the end of the financial year!' says George.

Even during the GFC, applying knowledge and thorough research ensured the worst of the storm was avoided by resisting the temptation to buy as markets were falling, while raising cash and fixed interest to much higher levels than normal.

'Entrust came to our assistance when Margaret's mother passed away too. Not charging for his time or the associated work carried out, Brad and his team helped with the disbursement of the estate when the bank proved to be difficult and inflexible to deal with,' adds George.

'I used to have a financial adviser, as well as Brad. Now Brad and the Entrust team do it all for us. They are always honest, giving us complete confidence in their ability to act on our behalf.'

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Protecting nest eggs demands more than a defensive strategy.



KALAMUNDA ORCHARD OWNERS MORRIS AND MARY MAZZARDIS were very much looking forward to enjoying the fruits of all their hard work in retirement, until they received some upsetting news from their accountant.

‘Learning that we could lose the majority of our nest egg in capital gains tax was a frightening thought. We were seriously considering taking the business off the market,’ recalls Morris.

‘Thankfully, one meeting with Brad changed our minds. He advised us there were more tax efficient methods of closing the business that would prepare us for a comfortable retirement with complete peace of mind. Suddenly, our financial outlook was much more positive.’

Setting up a self-managed superfund guarantees a significant tax saving for Morris and Mary when the final property settlement comes through. Furthermore, Brad and the Entrust team consolidated some of the Mazzardis’ smaller super funds and established a good balance of cash, term deposits and growth assets to secure regular income through good times and bad.

‘Entrust manages the fund and looks after our investment portfolio on our behalf. And reassuringly, everything is very transparent and accessible,’ says Morris.

‘They take time and care to ensure we understand and feel comfortable with the strategy before proceeding. It’s a great relief to know we don’t have to worry about making the decisions.’

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