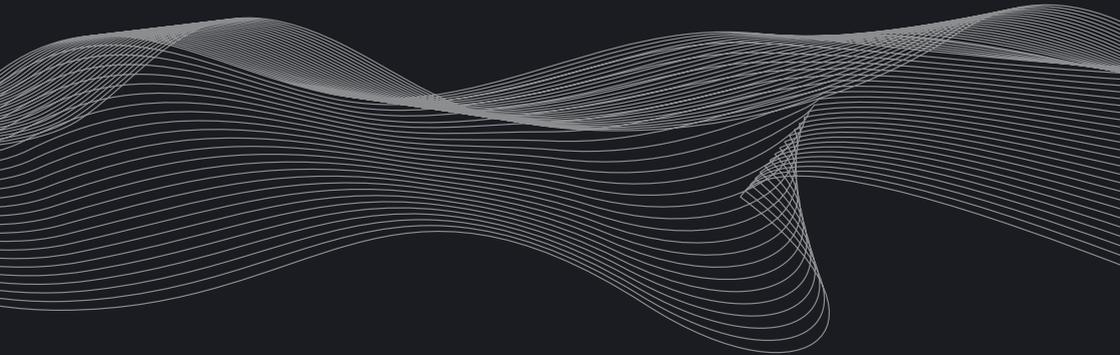


Thornton Group

*Smart Financial Thinking*



## ABOUT THORNTON GROUP

In 2002 Thornton Group was created with one particular thing in mind. It was to create a financial planning service aimed at helping those who were serious about ensuring their future wealth.

Our primary aim is to meet the short and long-term needs of our clients. We've built our business and our reputation by offering our clients specific, tailored solutions and today we offer multiple services across all areas of financial planning and insurance.

Thornton Group has a fundamental obligation to ensure that it operates efficiently, honestly and fairly and in accordance with the licensing regulations set out by relevant government bodies. We are privileged to hold our own Financial Services Licence.



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# SERVICES



## Portfolio Management and Investment

Associated with building wealth will be your specific goals and dreams that relate to an ideal retirement coupled with the creation of significant wealth for you and your family. There may be a gap between where you are today and where you would like to be at some point in the future.

We offer our clients tailored **investment philosophy** and a broad portfolio of wealth building investments, opportunities and protection. We focus on specialised knowledge, quality research, effective returns, tax savings and providing our clients with practical advice. Our expertise in **direct share investing** gives our clients the confidence to diversify their investment horizons thus creating a balanced approach to **portfolio management**.

## Financial and Retirement Planning

Whether you are 20, 10 or 5 years away from retirement it is important to start making the most of your financial opportunities now. Positive planning is based on the recognition that leaving full-time employment is a great opportunity to enter a new, and very rewarding, life stage. It's all about starting, not stopping.

The standard rule is that in retirement you'll need approximately 60% of your annual income that you earned before you retired. Think this is enough? Well remember you'll have more time to accomplish all the things you wanted to do before you retired and you'll want to be able to afford them. The longer you spend in retirement the more money you'll need. Recent changes to Government legislation now allows those aged 55 or over to access their super while still working.

**Thornton Group** has specialised knowledge of the 'Transition to Retirement' rules and can help you put financial strategies in place now to help you achieve your desired lifestyle in retirement, while at the same time ensuring that your **estate planning** objectives are integrated into the advice we provide.

Assessing your eligibility for a **Centrelink** payment can be a daunting and complicated task. We have the expertise to sort through the maze for you and provide an assessment of your potential entitlement, as well as strategies that may be available to enhance a benefit or to obtain a benefit.

We work with you to decide what strategy is best suited for your circumstances based on your retirement goals, financial circumstances and your risk profile.

## Risk Protection

Personal risk protection covers the areas of Term insurance, Total & Permanent Disablement insurance (TPD), Trauma/Crisis Insurance, Income Protection, Business Expenses Insurance and General Insurance.

**Income Protection** replaces your income if you can't work due to sickness or injury. It's important because your income is what fuels your life today - and all of your plans for tomorrow! Premiums for **Income Protection** are generally tax deductible thus making this essential form of insurance more affordable.

Depending on the level of cover you select, choosing **life insurance** today can help secure the financial wellbeing of your family. **Child life insurance** is a relatively new type of insurance that's designed to ease the financial pressure on families. It can provide you with a lump sum payment should your child die, get diagnosed with a terminal illness, or suffer a specified medical condition.

**Trauma insurance** pays you a one-off lump sum if you have a serious medical condition (like cancer, heart attack, stroke or by-pass surgery) therefore taking the financial pressure off, so you can spend your time focusing on recovering - not worrying about your finances.

**Thornton Insurance Services Pty Ltd** will provide you with quality professional **general insurance** advice and competitive premiums on insurance products designed to protect your assets from all types of risks.

**Once a risk is identified, merely taking out insurance does not solve the problem. The correct amount of cover is not the same as the correct cover.**

## Self Managed Super Funds (SMSF)

Managing your own super is a big responsibility. There are strict rules that govern how you can use an **SMSF**, how you can invest the fund's money and when you can access your super.

All financial decisions carry risk, so it's important to think carefully about your investment options to balance the level of risk against the level of financial return. **Thornton Group** will actively manage your **SMSF** to put you in control of your future. Our expertise and unique approach to client service ensures that your objectives are met in an appropriate tax effective manner. Our **strategic solutions** are crafted to benefit both current members and their beneficiaries and it is particularly important to ensure that superannuation is dealt with properly as part of an **estate planning** strategy.

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