

## A B O U T   K E R R Y   S H A R P

“I believe that quality advice requires maturity, experience and the right credentials.

My career in financial services began in 1986 and it has been my goal to ensure all clients receive the quality advice as well as on going service that is objective, forward thinking, appropriate to their personal situation and aspirations and of the very highest standard possible.”

**Kerry Sharp**

## O U R   C L I E N T S

Kerry Sharp's clients are individuals – people just like you with diverse backgrounds and occupations. Running their own businesses, working for organisations both large and small, or they have recently retired.

But they do share a common profile: Kerry Sharp clients believe that the best way to ensure that their financial, business and wealth creation goals are achieved is by utilising the services and expertise of a financial services professional Kerry Sharp.

### **Why then should you select Kerry Sharp also?**

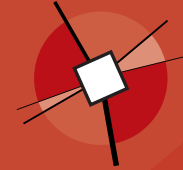
The answer is personal service, integrity and care.

“I know my clients personally. This gives me a perspective that larger firms may not have. Together we agree on a financial strategy and I do not delegate the management of my client's accounts to another member of staff or consultant. And when you call, you speak with me personally!”

**Kerry Sharp**

## O U R   P R I V A C Y   P O L I C Y

At KW Sharp & Associates we recognise that your privacy is very important to you and it is to us as well. Our Privacy Policy adheres to the National Privacy Principles. A copy of Privacy Policy can be viewed at our [www.kerrysharp.com](http://www.kerrysharp.com) or can be obtained by contacting our office.



**K . W . S H A R P & A S S O C I A T E S**  
Wealth Wizards

Kerry Sharp of KW Sharp & Associates  
B.Ed., I.Eng., FAFA  
Diploma of Financial Planning  
Certified Financial Planner

### **KW Sharp & Associates**

Suite 6, Level 1  
902 Mount Alexander Road  
Essendon VIC 3040  
Telephone: 03 9326 1722  
Facsimile: 03 9326 0899  
Email: [admin@kerrysharp.com](mailto:admin@kerrysharp.com)  
Website: [www.kerrysharp.com](http://www.kerrysharp.com)

### **Postal address:**

PO Box 320  
Essendon VIC 3040

ABN 487 266 101 68



It is Kerry Sharp of KW Sharp's objective to assist clients realise their personal, business, financial and wealth creation goals and to maintain the highest standards of integrity and service.

## INTRODUCTION

Everyone has his or her own individual aspirations for financial security, wealth creation and retirement. And everyone's circumstances are unique and different.

However, the challenge that confronts us all - individuals and business owners - is how to maximise financial resources in order to realise these ambitions and goals.

Kerry Sharp assists clients achieve their wealth creation and lifestyle security objectives by applying a holistic approach to clients' circumstances with personalised individual solutions.

## ABOUT US

Kerry Sharp provides personalised financial guidance and direction.

For his clients, he develops a detailed strategy that is based on their individual goals, needs and future aspirations. Then, together with the client, creates and implements a detailed, practical and usable action plan to use in achieving those financial and business objectives.

## OUR SERVICES

### Wealth creation strategies

The essential ingredients for implementing a responsible wealth creation strategy are:

- Achieving the right balance between risk and return.
- Understanding where you are now and where you want to be after implementing a personalised plan.

Kerry Sharp can help you implement a programme that complements your objectives and provides for maximum tax efficiency.

Regular reviews are carried out at your request thus ensuring performance, goals and individual circumstances are monitored which allows the prompt adjustments to be made that are fundamental to good management.

### Insurance and protection

Kerry Sharp believes that insuring your life, business or health is essential to your overall financial strategy. The importance both to business and individuals of adequate insurance cover cannot be over estimated.

Kerry Sharp offers specialist expertise in personal, family and business protection.

### Personal retirement planning

In order to protect your living standards both before and after retirement, it is essential not only to plan early, but also to respond appropriately to changes in your circumstances.

Kerry Sharp will discuss your individual requirements and provide advice on a wide range of options that also includes retirement counselling to ensure that the desired lifestyle is maintained and protected in retirement.

## WHEN WAS YOUR LAST FINANCIAL REVIEW?

It is important to review your personal financial situation regularly to ensure that you have prepared yourself or your business against any potential financial problems.

**Personal Financial Planning**, includes retirement planning, reviewing your investments, ensuring you have sufficient life assurance cover, reviewing your loans, medical cover, and making sure you have an income should you be unable to work due to ill health.

**Estate and Tax Planning**, involves assessing your estate, and addressing issues of tax implications and liability and minimising the impact on loved ones. Kerry Sharp of KW Sharp & Associates has excellent relationships with solicitors and accountants to assist with taxation and estate planning.

**Social Security Planning**, by reviewing your current financial situation and investments, Kerry Sharp can advise you all taxation implications or assist with applying for suitable Social Security benefits.

**Business Protection**, will ensure that your business is protected against loss through death. This can mean a business partner whose share of the business would pass to their estate on death or disability of a key person, or a valuable member of staff who would be expensive to replace.

**Business Owners**, often advise that they are in business to generate income to support their desired lifestyle now and in the future. However, they spend little time identifying what lifestyle, when and for how long.

Kerry Sharp is able to implement succession planning and identify with business owners whether this year's profit should be reinvested within the business or outside within a wealth plan to achieve the desired lifestyle.

*Kerry Sharp's extensive expertise and experience can help you achieve your financial and security objectives through the provision of an extensive range of financial and business related services.*