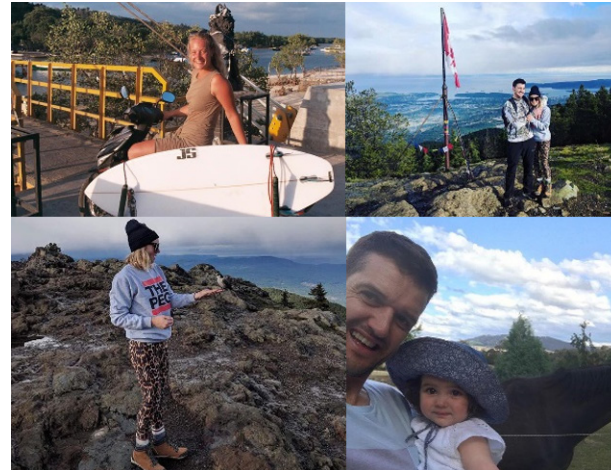


COASTLINE GETAWAYS

How can we help clients live their dream life if we don't live it ourselves?

The past few months have been filled with some exciting holidays. With everybody seeking some pre-summer sunshine, Queensland has been a staff favourite. Susan, Chris and Daniel Walsh spent a week on the Gold Coast with their families, while Daniel Weigl and Tayla enjoyed a long weekend in the sun with their partners. Mike enjoyed a long weekend away with his family in Bright and King Valley while Libby jetted off to Indonesia for 17 days to surf and sight see. Jess had a girl's weekend with friends in Byron Bay before heading home to Canada to spend time with family before Christmas.



THANK YOU FOR YOUR SUPPORT IN 2018

The team at Coastline would like to thank you for your support in 2018. We wish you and your families a safe and happy festive season.

OPENING HOURS

Torquay Head Office - closed 25th & 26th Dec & 1st Jan

Anglesea Office - closed 24th Dec - open 2nd Jan

Wonthaggi Office - closed 24th Dec - 2nd Jan

Coastline will be contactable over the phone during the festive season, with the exception of Dec 25th, 26th & Jan 1st

We look forward to working with you on what will be a fantastic new year.



WHAT CAN YOU ACHIEVE TOMORROW, IF YOU START TODAY?

TORQUAY HEAD OFFICE

03 5264 7700

ANGLESEA OFFICE

03 5263 3964

OCEAN GROVE

03 5297 3000

BASS COAST

03562 1810



1300 646 946

enquiries@coastlinefg.com.au

www.coastlineadvice.com.au

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WELCOME TO OUR SUMMER 2018 NEWSLETTER



A LETTER FROM DARRYN

Welcome to our Summer Newsletter. With another Christmas creeping up on us and the promise of the New Year ahead, it's an exciting time for everybody.

I want to take the opportunity to reflect on our year at Coastline. We have had clients achieve their financial goals, staff members meet their career targets and new staff begin their professional journey.

On behalf of everybody at Coastline Advice, I would like to thank our clients and networking professionals for your ongoing support. We wish you a merry Christmas and a safe and happy festive season.

I personally look forward to some family days over the Christmas holiday. Pushing the kids onto waves at Point Road Knight, catching up with friends & family and making new memories.

Our summer newsletter includes an overview of what the Coastline team have been up to, as well as a quick look at new year resolutions.

DARRYN JACOBS

Director



COASTLINE COMMUNITY

Great Cycle Challenge

Fighting cancer is something very close to Coastline's heart. With most people knowing somebody affected, it's a cause we're committed to supporting. This year, Mike and Gemma participated in the Great Cycle Challenge which is fast becoming one of the biggest cycling events in Australia. People of all ages and abilities set themselves a personal riding goal and challenge themselves to pedal throughout October to fight kids cancer. This year, there were 13,276 riders who collectively raised \$4,021,325. Mike and Gemma achieved their goal of raising \$1,000 for 1000kms and wish to thank everybody who helped them do so. The Coastline team would like to congratulate Mike and Gemma on their amazing contribution to such a wonderful cause.

COASTLINE ADVICE SUMMER NEWSLETTER

MEET DANIEL WEIGL

FINANCIAL ADVISER

“To do great work is to love what you do.”

Coastline are delighted to welcome Daniel Weigl to our team of Financial Advisers. Director Darryn Jacobs shares that “Daniel has been working closely with me for two years now and many of my clients have become familiar with him. His hard work ethic and passion to help people will see him well equipped to build a successful career in the industry”.

Daniel completed his Bachelor of Commerce at Deakin University in Geelong, majoring in Financial Planning and Management. He explains Financial Planning has always appealed to him for multiple reasons. Firstly, being given a challenge and working alongside a team to provide a solution, and secondly, working closely with people in the community to improve their financial situation. Daniel explains “the more you deal with clients on a personal level, you start to see the consequences of your work and the happiness and peace of mind they have knowing their family’s financial future is secure. It makes the hard work you do behind the scene worth it. At the end of the day the most rewarding aspect is being able to use your expertise to put people in a better position by helping them achieve their goals, however big or small.”



Daniel is based in our Torquay office and comes with a wide range of skills to assist clients on their financial journey. Daniel spent six months in a Financial Advice firm in England before joining Coastline. He then spent three months specialising in lending and a further two years shadowing director Darryn Jacobs in an associate role where he has refined and mastered his advisory skills.

Having just purchased his own block of land, he offers first hand insight to the next generation, whether it be buying your first home, saving for your children’s education or investing in your retirement nest egg.

Daniel prides himself on having a well-balanced life, sharing time between work, his family & friends and the Lara football and cricket club. Being an avid sportsman, he spent six months playing cricket in London and has returned to Lara to play and pass on his knowledge to the next generation of players.

We look forward to introducing you to Daniel in the coming months. If you wish to speak with him in the meantime, please don’t hesitate to contact our office.

NEW YEAR’S RESOLUTIONS

Whether you want to take a holiday, upgrade your car, grow your super, start investing, or be more organised with your money, you’re more likely to achieve your goals if you have a plan. Here are some ways to set and achieve your money goals in 2019.

1. Make a plan for your money

Make SMART goals: specific, measurable, achievable, realistic & timely.

2. Hone in on your savings

Set up an automatic recurring payment into a high-interest savings account acting as an ‘emergency’ account.

3. Knock out your debts

Break down what you owe and prioritise what you can pay first.

4. Take charge of your super

Check your super is not spread over multiple accounts. You don’t want to be paying multiple sets of fees.

5. Invest in your future

If your finances are under control, 2019 could be the year to start investing.

Source: ASIC’s MONEYSMART (<https://www.moneysmart.gov.au/tools-and-resources/news/new-years-resolutions>) This document contains information that is general in nature. It does not take into account the objectives, financial situation or needs of any particular person. You need to consider your financial situation and needs before making any decisions based on this information. If you decide to purchase or vary a financial product, your financial adviser, Coastline Advice, and other companies within the AMP Group may receive fees and other benefits. The fees will be a dollar amount and or a percentage of either the premium you pay or the value of your investment. Please contact us if you want more information.



How we help?

Coming into the new year should be an exciting time for everybody. It’s a chance to take a step back, reflect on your financial progress throughout the year and set goals for the new year. If you are unsure about what realistic goals you should be striving for and what path you should be on to achieve these goals, get in contact with the team, we’re here to help.



COASTLINE PARTNER WITH SURFING VICTORIA

Coastline Advice is delighted to announce our partnership with Surfing Victoria for the 2018 Victorian Masters Titles event. Surfing is ingrained in our culture and the coastal lifestyle is the essence of who we are and many of our clients. We are proud to be able to support an event which brings together the surfing culture in our community. Coastline Financial Adviser Mike Brussel will be competing on the day, saying “I look forward to surfing with friends and clients in an event with such a long history. What better way to connect and support our district”.

The Victorian Masters Titles is a qualifier for the Australian Titles, bringing together the cream of surfing in the older age brackets. The event rotates through locations each year with 2019 to be held on the Surf Coast at Jan Juc.

Clients and friends of Coastline will receive a 20% discount on entry to the event.

Surfing Victoria CEO Adam Robertson is excited to have such a well-respected company on board saying “it’s awesome to have the team at Coastline Advice come on to support Surfing Victoria. They are leaders in the financial management space and are a perfect fit for the Victorian Masters Titles”.

Entries are now open online at: www.surfingvic.com

