**Welcome note**

Thank you for taking the time to consider CABEL Financial as advisers to guide you in the planning of your financial future.

At CABEL Financial, our clients are individuals, each with unique lifestyle plans and aspirations. We consider ourselves highly fortunate and privileged to be able to share this important personal financial journey with you. At the foundation of this journey sits the relationship between you, as our client, and us, your financial advisors. This in turn forms a relationship based and built on communication, transparency and pro-activity. Once we have invested time in understanding you, we strive to structure tailored advice that explains and educates within an appropriate advice framework that provides *certainty*. Our aim is to empower you so that *you* control your financial situation, guided by our knowledge and expertise.

We invite you to get to know us a little better in the following pages.

**How do we operate?**

CABEL Financial is an independent, fee-for-advice, privately-owned financial planning firm which was established in 2008. Within CABEL we value honesty, integrity and certainty. The advice and guidance we deliver to our clients is based on these values. Private ownership provides us with the freedom to offer the *best* advice and strategy to meet *your* needs - free of quota expectations, un-tied to one company’s offerings. This allows us to work to our highest ethics and integrity when we are providing solutions for you to consider, bringing you peace of mind. Finally, CABEL Financial is also an affiliate member of the Institute of Chartered Accountants Australia which further installs confidence in our clients by our firm committing to an additional layer of professional standards and ethics.

**Who are we?**

Joel Xuereb, Managing Director of CABEL Financial brings 14 years’ experience providing Financial Planning to a variety of individuals. Joel is fully qualified with a Graduate Diploma in Applied Finance, a Diploma in Australian Tax Law, an Advanced Diploma in Financial Services and a Diploma in Financial Markets and Investments. Importantly, Joel is continually adding to his professional development by advancing his education through ongoing tertiary studies and industry/market analysis, in order to continually provide his clients the best advice possible.Joel is also humbled by the loyalty and longevity with a substantial number of satisfied clients.

Jessica Waller, Associate Financial Planner has been involved in the provision of financial advice since 2007. Jessica maintains a high level of enthusiasm about providing the right financial advice and is passionate about helping her clients achieve what is important to them. Jessica holds a Bachelor of Economics and an Advanced Diploma in Financial Services. Jessica is highly skilled in the areas of superannuation and personal protection planning. She works closely with her diverse client base to assist them in building their wealth and achieving their goals.

The two non-advising Directors of CABEL Financial are Phillip Browne and John Hensley. Phil is the Managing Partner of CABEL Partners Chartered Accountants. With over 40 years’ experience in helping his clients work through their accounting and tax obligations, Phil is in a perfect place to understand the difference the right financial advice can make. John is also a Chartered Accountant, Tax Agent and Partner at CABEL Partners, keen to ensure that the best and appropriate financial solutions are accessible and delivered.

Collectively, our team is highly qualified to deliver perceptive, holistic solutions tailored to your circumstances and needs.

**Services we provide**

At CABEL Financial our experience makes us astutely aware that your needs are unique to you, we are mindful of the differing factors that may be influencing your situation and goals, and hence take a holistic approach that caters to your current position or stage of life. We explore in detail with you, your financial and lifestyle objectives and tailor a strategy to help you manage your financial resources and to achieve economic and personal wellbeing.

*Insert Diagram… “Services we provide diagram”*

**Why you need advice?**

Partnering with a trusted financial advisor will help you achieve greater control and certainty regarding your lifestyle and financial position. We have a comprehensive planning process and systems in place to support this. Our close working relationship with CABEL Partners, Chartered Accountants means we are able to provide certainty regarding accounting and tax advice.

At CABEL Financial we can provide you with:

* **Specialised skills and knowledge –** The rapidly changing face of the financial landscape presents an array of opportunities you may not be aware would benefit your situation as well as a minefield of complexities and regulations. Our experience will uncover those opportunities, thereby improving or protecting your financial position.
* **Financial discipline –** CABEL Financial can assist in providing the financial structure and necessary framework required to ensure your plan stays on track.
* **Taxation advice -** Part of our senior management team consults in tax – this provides us with an invaluable insight and knowledge to tap into.
* **An Objective View –** emotional and impulsive financial decisions can lead to unfavourable outcomes. Enlisting the unbiased advice of a trusted financial advisor will help you to make fact based decisions that ultimately lead to beneficial results.
* **Time saving -** Some people have sound financial knowledge yet are time poor or overcommitted in other parts of their lives. CABEL Financial has the expertise to provide initial advice and ongoing management of your financial affairs leaving you to savour your free time as you choose.