

# Personal Financial Services



**Karen Rylie\*** CFP®, DFP  
Financial Adviser

Karen Rylie is a Certified Financial Planner with over 15 years experience in partnering with clients help them to create financial security. Karen specialises in developing strategic financial plans for clients who are:

- About to retire
- Self managed super trustees
- Facing redundancy
- Business owners
- In retirement
- Investing a lump sum
- Accumulating wealth
- Wishing to minimise tax

Karen's financial advisory expertise includes investments, asset allocation, cash flow planning, superannuation contributions &

management, SMSFs, taxation, retirement incomes, transition to retirement strategies, Centrelink eligibility, risk insurance, and investment gearing.

Karen uses a three-step risk aversion process to minimise her clients' exposure to investment risk – and therefore help her clients attain genuine financial security and investment success. This process includes:

1. The use of proven 'tipping points' to determine when to start investing more into certain assets... and when to start taking profits
2. The use of a 'gap analysis' procedure to determine the most prudent asset allocation a client can adopt and still achieve their lifestyle goals
3. A rigorous regular review process for each client's investments.

Karen believes her role as a financial planner is to facilitate the financial planning process with you, to ensure your financial needs and concerns are understood, analysed and acted upon.

Karen's clients value her as a well-credentialed, trusted adviser who has an ongoing commitment to her clients' financial and lifestyle wellbeing.

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## Australian Unity has been helping Australians to create secure financial futures since 1840

Australian Unity's origins can be traced back to 1840 when one of our forebears Manchester Unity was established as a friendly society whose purpose was to provide assistance to members who suffered financial hardship.

It was a service based on mutual trust and dependability, and it is an ideal Australian Unity still holds true today.

And while we have grown to become a major provider of financial

services in Australia with substantial resources, we will always be driven by our community-based values and our heritage of helping Australians to create secure financial futures.

This, combined with our corporate strength and our leading edge financial planning capability, means we are uniquely placed to offer you high quality personalised financial advice and services... and in so doing ensure you create a secure financial future.