

# Constancy Wealth Management

## Financial Planners

About Us

### Our Value Proposition

There are many things we cannot control such as what the global financial market will do, which way interest rates will go, future government legislation changes, how much a loaf of bread will cost in the future, how long you will live and if you will ever get injured.

We can control how much exposure you have to shares, property, fixed interest and cash for example. We can control how much tax you will save, where your superannuation is invested, how will you buy your first or that next property, what financial support will be available if something were to happen to you and how your loved ones will be looked after when you are no longer here.

Our Value Proposition to you is to focus on what we can control and relate those back to what is important to you.

### *Disclaimer:*

This website 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.

### Specific Tailored Advice Strategies

We can help you with:

- **Purchasing a property** - Whether you are buying your first home or an investment property
- **Managing your debt** - Taking control of your money
- **[Your retirement](#)** - Maximising your superannuation whether you're already retired, nearly there (less than 10 years to go) or a long way off.
- **Your super** - get your super sorted and know your options
- **[Business solutions](#)** - The business of starting a business
- **[Saving for that special something](#)** - Saving for something you've always wanted
- **[Estate planning](#)** - Providing for future generations
- **[Relationship breakdown](#)** - Take control of your finance
- **[Redundancy](#)** - Getting the most out of your redundancy payout
- **[Inheritance](#)** - What to do with some unexpected extra money
- **[Family matters](#)** - Getting married, becoming a parent and educating the kids

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### *Purchasing a property*

Finding the right property and making all the arrangements to buy it can take time. It's a big financial decision so it's important to look at as many properties as possible and make the right choice. It's also a good idea to speak with property experts such as real estate agents, bankers and mortgage brokers.

Before buying a home you should:

- consider the financial costs involved
- find the right lender and home loan
- identify where you'd like to buy
- find the right house
- arrange building inspections
- think about how you'll repay the home loan.

### *Buying your first home*

Some questions you may wish to consider include:

- Am I better off renting than buying?
- How much can I borrow?
- How much deposit will I need?
- What additional costs will I be up for when I buy a place of my own?
- Are concessions for first homebuyers?
- What should I do with my money while I try to accumulate a bigger deposit?
- What types of loans are available?
- What should I look for in a loan?
- How do I find the right mortgage for me?

### *How we can help*

We can:

- Work out how much you can borrow based on current financial capacity
- Calculate the deposit you are likely to need.
- Identify strategies to save for a deposit in the timeframe you set.
- Set a budget to cover your mortgage commitments when you have purchased your property.

- Review, recommend and organise appropriate insurances.
- Recommend if you need to create or review your Will.

### *What to do next*

If you want us to help you review your financial situation [contact us](#) today.

### **Why financial planning?**

To fully appreciate the importance of financial planning all you have to do is remember the famous proverb "failing to plan is planning to fail". But sometimes, the act of planning is easier said than done. That's why you don't have to do it alone. Seeking the advice of a financial planning professional can provide enormous value to your life that goes beyond financial, it can have an impact on your lifestyle, business, career and family life.

This section aims to provide you with more information about the nature and process of financial planning and when you're ready, we invite you to [contact us](#) for your complimentary initial appointment.

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