

Introducing your **Bridges** financial planner



Gary Hayman

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Authorised Representative's Number,
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Financial advice makes a difference

Seeking professional advice to help achieve your financial goals is an important investment in your future. We are committed to working with you to help you define your goals and design a financial plan to meet your needs.

Gary is a CERTIFIED FINANCIAL PLANNER® with the Financial Planning Association of Australia (FPA), and a Senior Associate of Financial Services Institute of Australasia. Gary holds a Diploma of Financial Planning and a Diploma of Financial Markets from the Securities Institute of Australia.

With over 30 years experience in the financial services industry, Gary has been working as a financial planner for 20 years. Gary is the Branch Manager of the Bridges Townsville office and is also a Justice of the Peace (Qualified).

Gary's focus is to increase client's knowledge and together with them build a structured approach to investing which will enable clients to achieve their financial goals.

As an Authorised Representative of Bridges, Gary is able to assist clients in the areas of:

- **Tax-effective investment strategies**
- **Superannuation strategies**

- **Retirement planning**
- **Centrelink entitlements**
- **Stockbroking**
- **Salary packaging**
- **Life insurance (life, TPD, trauma, income protection, business expenses)**
- **Estate planning.**

Backed by a team of leading research analysts clients have access to a range of leading Australian and international fund managers as well as listed investments.

Gary is committed to building long-term relationships with clients by providing them with appropriate professional advice and personal ongoing service.

To arrange a complimentary, obligation-free initial consultation with Gary, call **07 4725 2910**