

Testimonial for Mr Damien Roberts, KP Financial Planning

From Gwen and Chris Plunkett

In 1998, following the death of Gwen's mother, our accountant referred us to Mr Pat Roberts from KP Financial Planning and so began an association which continues today with Pat's son, Damien. During that time our circumstances have changed considerably for various reasons but initially Pat and Damien more recently and frequently, provided us with assistance and advice.

It has been 3 years since we became Damien's clients. In that time he has arranged regular consultations, with additional appointments when he felt it necessary or at our request.

Our initial needs were to invest the proceeds of Gwen's mother's estate but as time progressed the need to provide for our retirement became the focus and we were given advice on the various options available and the choices Damien considered would best suit our situation. Then followed advice on the right time to apply for the age pension, as it became apparent that rules were changing at the end of 2015. Since then, we have been advised on the best way to proceed towards the time when we would both be retired from the workforce. More recently Damien has considered the potential impact on our finances of the likely death of Chris's mother.

Damien also provided advice on more practical matters such as updating wills, arranging Power of Attorney and Guardianship, and the need to consider the simplification of bank accounts and share portfolios. Options for payment of our funerals were also provided.

The advice provided by Damien has proved invaluable to us over the years. Our financial affairs are in order and thanks to his advice, our financial situation is better than we had envisaged. We found the process of applying for the age pension to be very stressful, a fact which Damien recognized immediately and his support with advice, as well as practical help in completing the paperwork and even attending the Centrelink office with us, made the whole process so much easier.

Damien's assistance has not only had a positive effect on our financial situation, but his understanding of our wishes and family situation, combined with his calm manner have made the gradual transition from two incomes to one, entry into the Centrelink system and eventual retirement far easier than we had expected. He has helped us to minimise the work and potential stress for our family in the event of our deaths.

We would have no hesitation in recommending Damien to others. We have complete faith in his advice and ability. We appreciate the way he sets out all of the facts, gives us his advice and then allows us to make our own decision in our own time with no pressure being applied.

As well as being thoroughly professional and capable, Damien is a very likeable young man with a friendly, yet respectful manner. This is reflected in the professionalism of his support staff who are also friendly and helpful.

We look forward to many more years of association with Damien.