

# **SPECIALIST FINANCIAL ADVICE FOR AGED CARE LIVING**



**JSA**  

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**GROUP**

*The move to Aged Care can be stressful, confusing and overwhelming.*

*Our experience within the Aged Care sector allows us to provide support, comfort and certainty during this time.*

It is always best to understand the implications of moving into aged care well before the move, where possible, and to obtain expert advice given the complexity of the area.

At JSA, we take the time to understand your needs and individual situation. We work with you to give you an understanding of your options and entitlements.

Our dedicated Aged Care specialists can quickly and cost-effectively help you make an informed decision about aged care.

The JSA Group has been providing quality advice and financial services for over 40 years.

## **Cost of Advice**

Our costs are determined by the nature and complexity of the services required.

An introductory consultation is provided to all new clients at our cost and at no obligation.

All costs are subject to detailed disclosure and will not be charged without your prior agreement.

## **Here is how we can help**

- Provide education and understanding of the Aged Care options available
- Answer simple and complex questions
- Understand the financial impact of retaining, renting or selling the former home
- Provide cashflow advice to ensure you can meet your upfront and ongoing care costs
- Explore the tax implications
- Assist you by liaising with Centrelink/DVA and completing the necessary paperwork in a timely and accurate manner
- Advise on the best way to fund accommodation payments
- Understand how your estate plan will be impacted
- Structure your finances to ensure you have sufficient cashflow to meet your ongoing living expenses
- Ensure you are paying the correct fees to the facility and maximising your entitlements

## Our Team



*L to R*

**1. CHELSEA ROBINSON**

Senior Financial Adviser & Aged Care Specialist  
MCom(FP), Grad Cert Com(FP), Dip FP, JP

**2. ROSANNA ROSSI**

Senior Financial Adviser & Aged Care Specialist  
B Comm, CA Dip Tax Studies, CFP, SSA

**3. JOHN KEYSELL**

Senior Financial Adviser & Aged Care Specialist  
AFPA Adv Dip FS (FP)

**4. AMY NOSWORTHY**

Senior Financial Adviser & Aged Care Specialist  
MFinPlan, Grad Dip AppFin, Dip FS (FP), JP

## Our Group Services

### Financial Planning

Do you have a strategic financial plan?

- Financial coaching to point you in the right direction
- Keep on track for a secure future
- First consultation is at our cost

### Accounting & Taxation

Things to look up when your Accountant looks ahead

- Take advantage of legitimate tax breaks
- Our experienced Chartered Accountants take a proactive approach to your personal and business finances

### Property Services

Property solutions built on strong foundations

- Licensed real estate agent
- Property investment including self-managed super funds, development projects, portfolio management and first home buyers

### Legal

Legal services which complement your long term financial goals

- Updating or creating wills
- Estate planning
- Structures for tax effectiveness

### Mortgages

Looking for a loan? We'll lend you our experts

- Access to brokerage services
- Save time and money on home loans, reverse mortgages and portfolio loans

### Novated Leasing & Finance

The less stressful way to do your leasing and finance

- Save on your new car leased with flexible terms
- Use pre-tax dollars to maximise benefits
- Salary sacrifice advice and options



*Serving Newcastle and  
the Hunter Region for  
over 40 years*



**PROFESSIONAL PRACTICE**  
FINANCIAL PLANNING ASSOCIATION of AUSTRALIA



Association of  
Financial Advisers



### CHARLESTOWN

Level 5, 250 Pacific Highway  
Charlestown NSW 2290

(Parking available in council carpark in Powell St)

### NEWCASTLE

Suite 3, 4 Honeysuckle Drive  
Newcastle NSW 2300

### BOOLAROO

49 Main Road  
Boolaroo NSW 2284

### SYDNEY

Suite 610, 2-8 Brookhollow Ave  
Norwest NSW 2153

**JSA**  

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**GROUP**

For more information on  
our team and our services,  
please visit our website

[www.jsagroup.com.au](http://www.jsagroup.com.au)

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