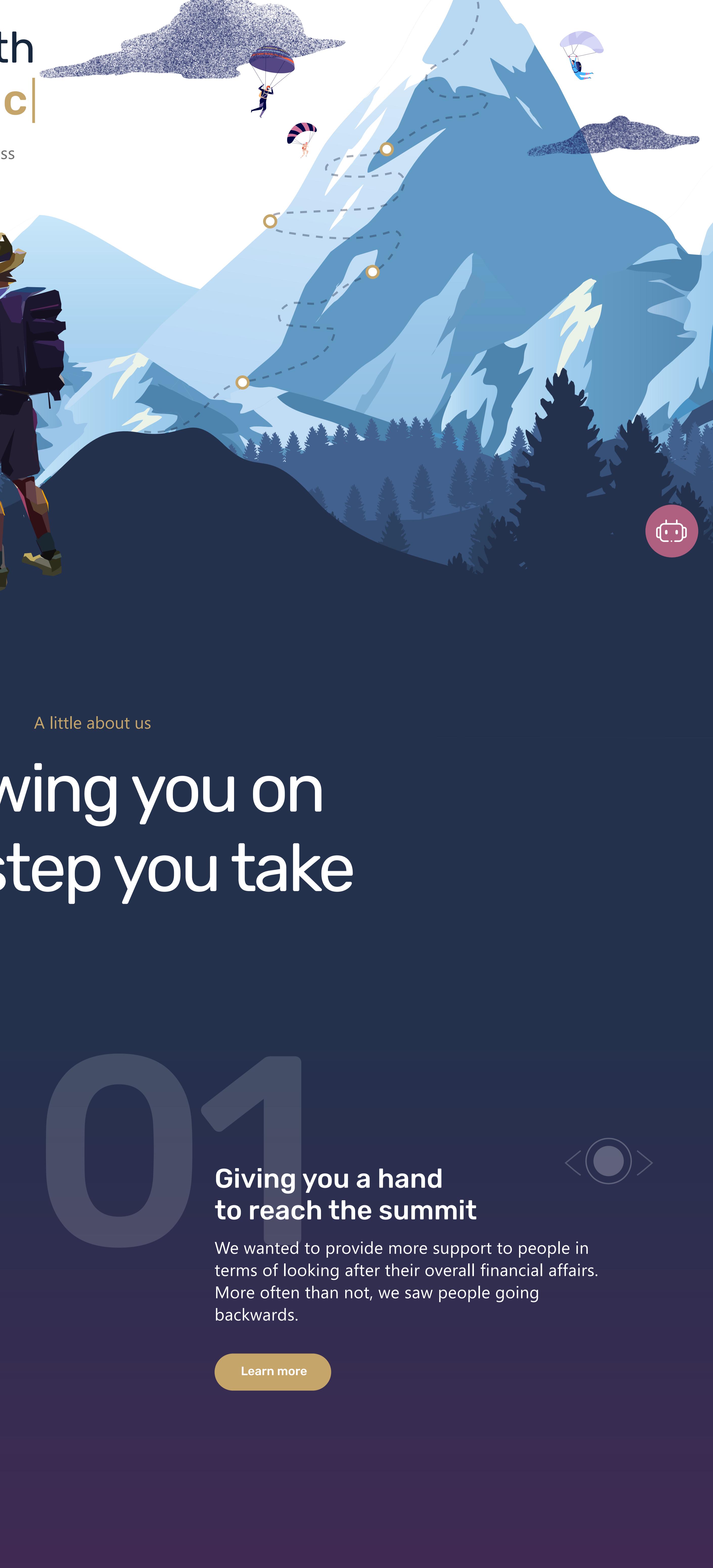


Providing Australians with Financial planning services

We are a team of equity experts 100% focused on helping business owners understand, maximize and unlock wealth.

[Explore our Services](#)



A little about us

Following you on Each step you take



01

Giving you a hand to reach the summit

We wanted to provide more support to people in terms of looking after their overall financial affairs. More often than not, we saw people going backwards.

[Learn more](#)

2020
**BETTER
BUSINESS
AWARDS**

2020
MFFA
DIVERSIFIED
BUSINESS AWARDS

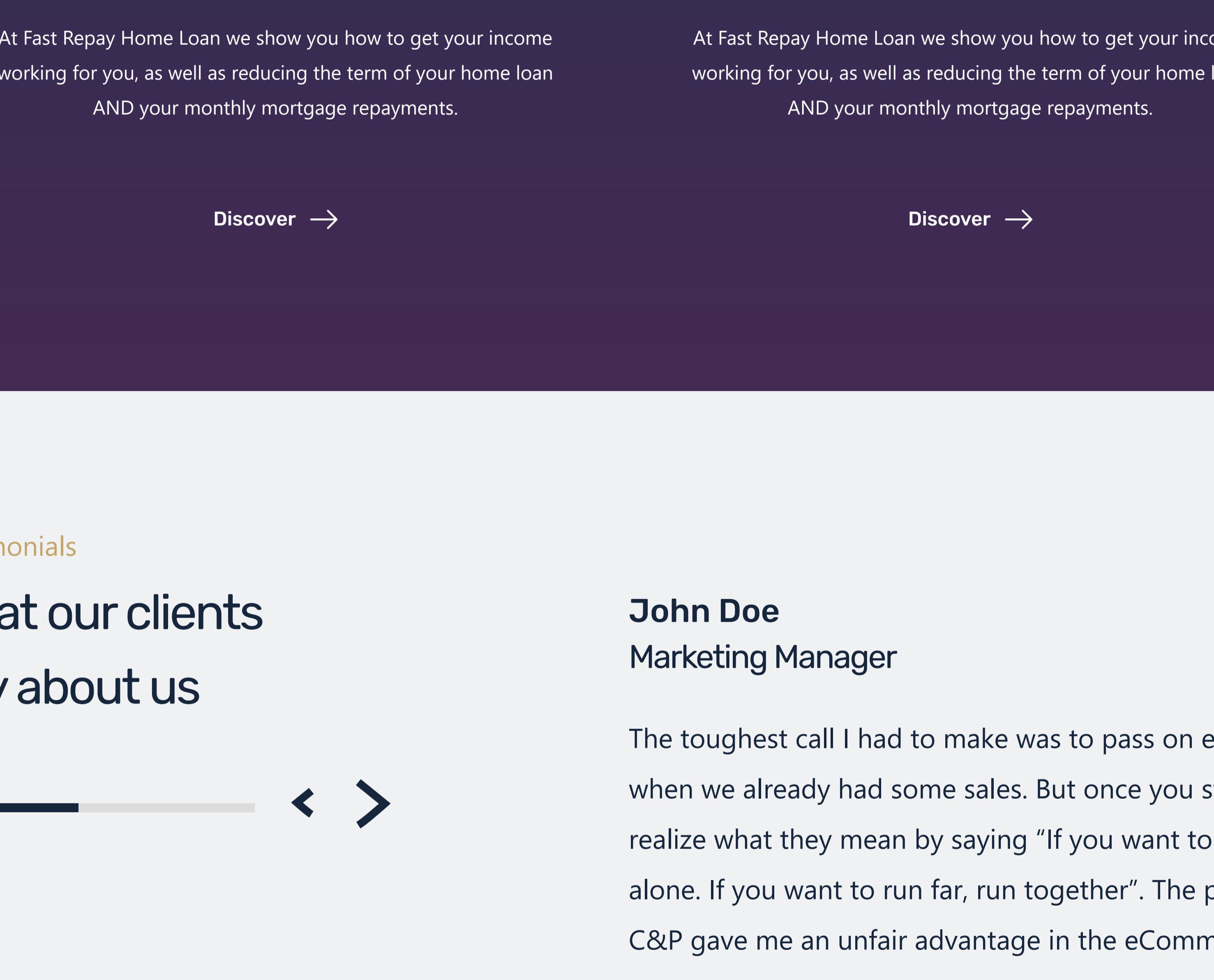
2019
**MFFA STATE
FINALIST**

[View all awards](#)

C&P Financial Planners

Striving to create abundance and protect opportunity for every Australian.

[Meet The Team](#)



Our Services

We always aim to consistently deliver a first-class service with advice that is always in your best interests.

Financial planning

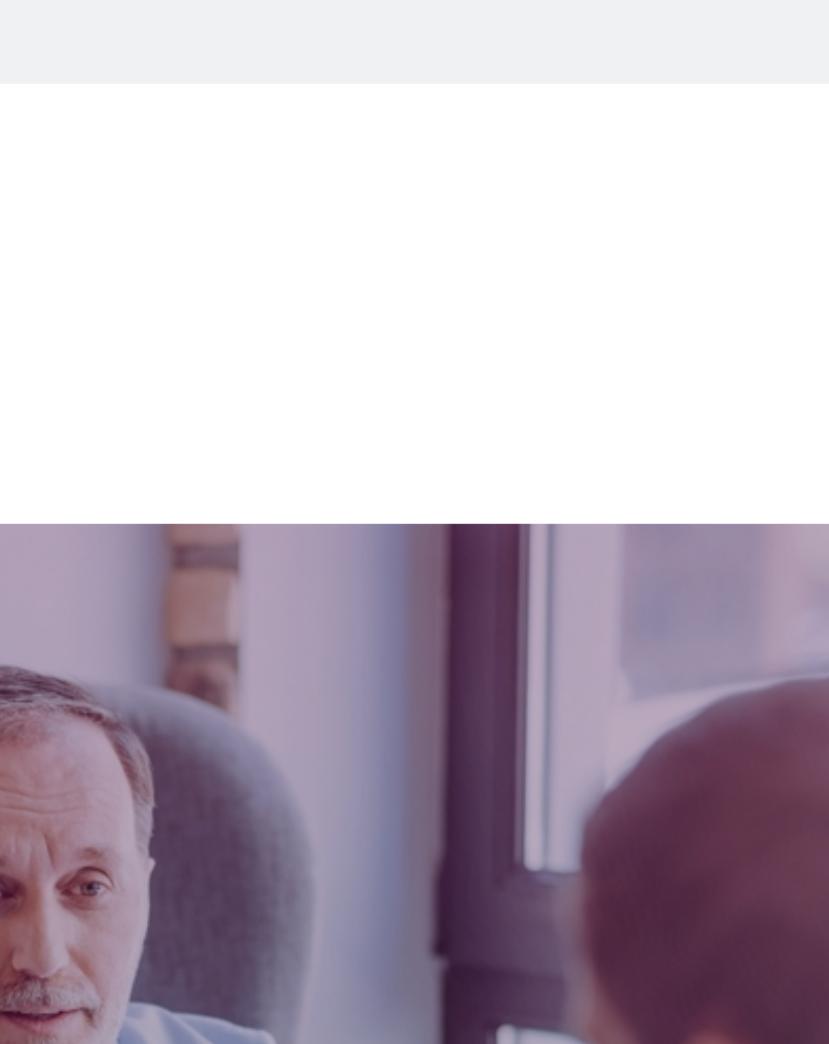
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Wills & Estate Planning

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Business Succession Planning

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Testimonials

What our clients
Say about us



John Doe
Marketing Manager

The toughest call I had to make was to pass on equity, especially when we already had some sales. But once you start scaling you realize what they mean by saying "If you want to run fast, run alone. If you want to run far, run together". The partnership with C&P gave me an unfair advantage in the eCommerce game.

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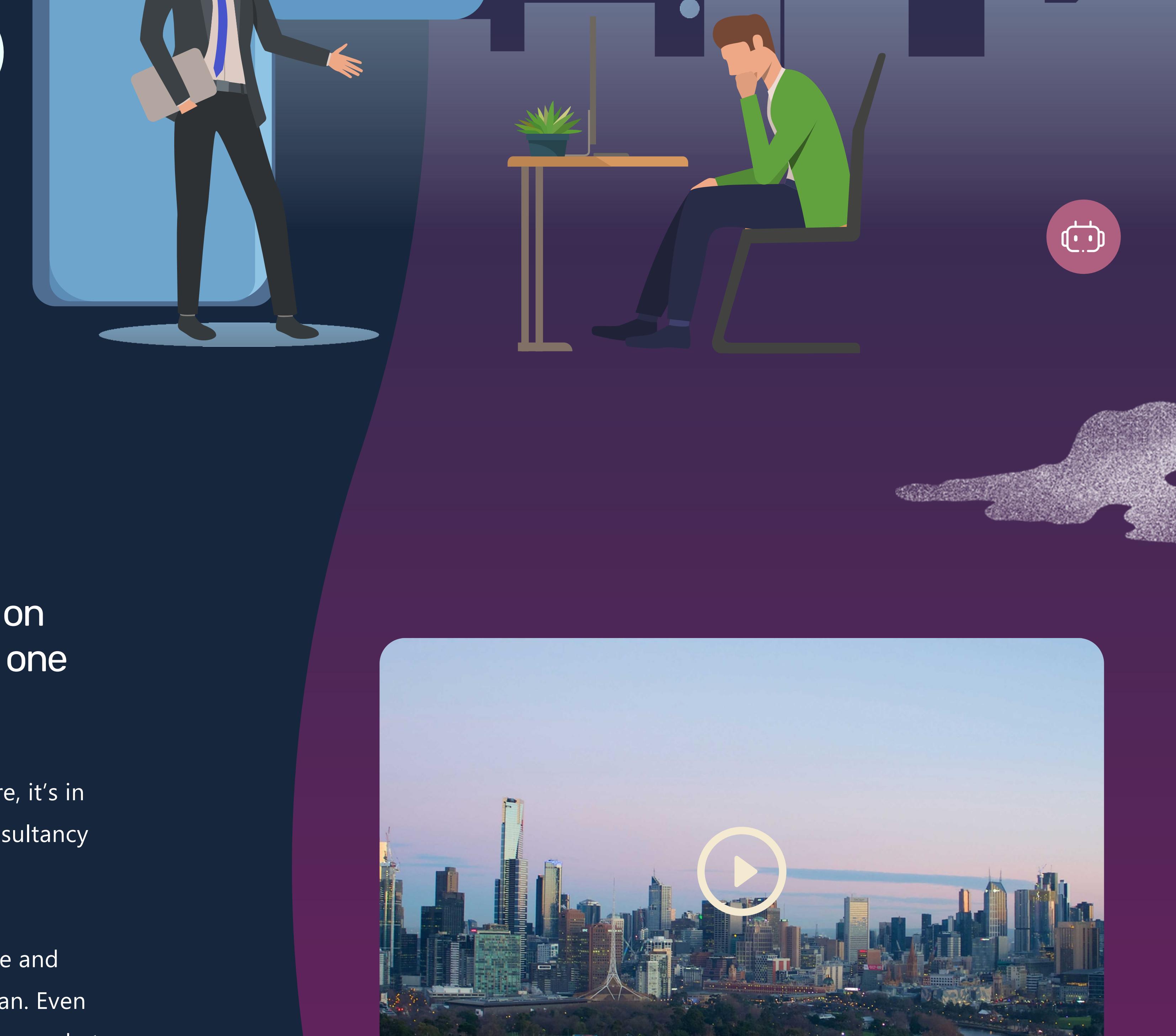
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Our Approach

Our team

Our Awards

Work with us

When you're ready to break ground on your financial adventure, there's no one you'd rather have in your corner.

Creating abundance and protecting opportunity. Sure, it's in the name. But our passion for excellent financial consultancy goes much deeper than that.

Wealth, abundance and opportunity are all subjective and can be as different as night and day to each Australian. Even among our team, there are strongly varying opinions on what being wealthy actually means.

[Read more...](#)



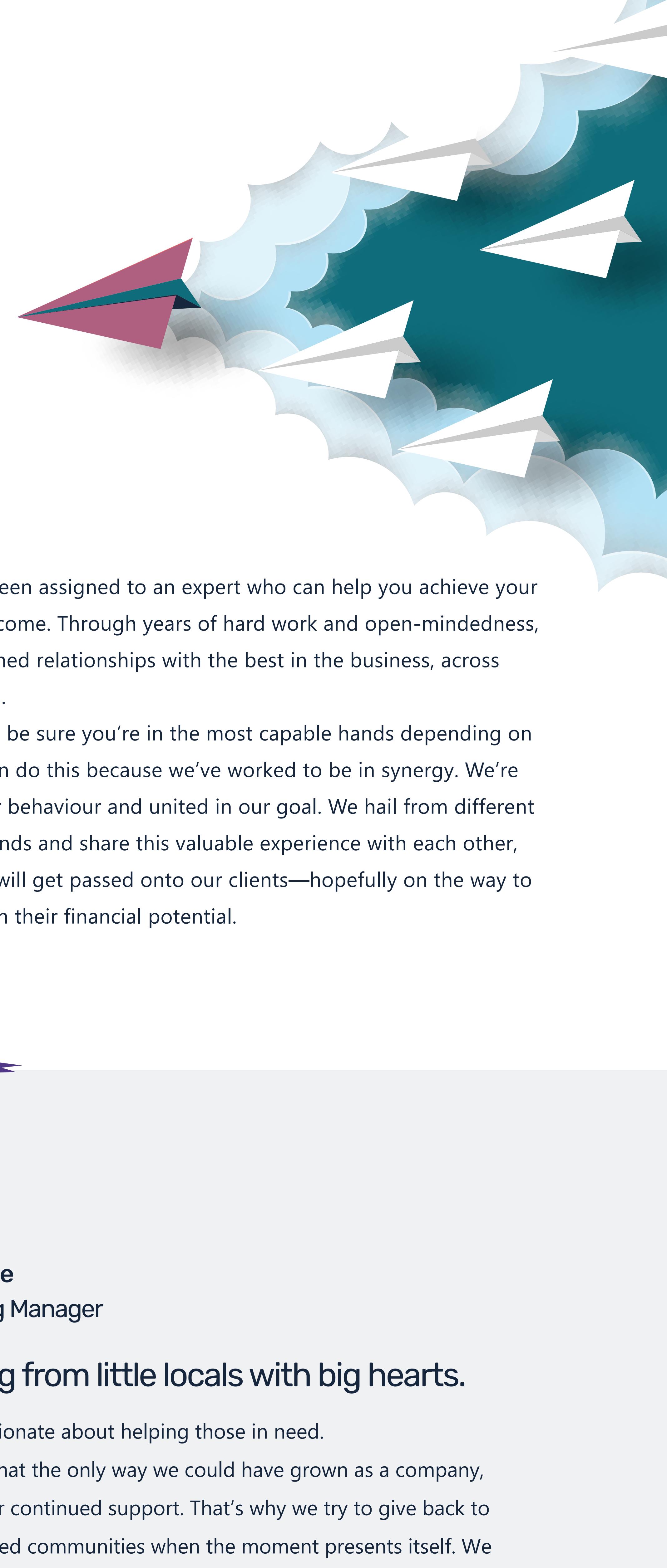
Unmatched support, at every crossroads.

The trust you invest in C&P Financial Planners is not misplaced. We work tirelessly so that one day you may look back and think it may just have been the best investment you ever made. Early on in the piece, we discovered that the more time we invested into getting to know you, the more successful the relationship was likely to become for both parties.

Why should a relationship with the professionals you trust with financial advice be any different to a teammate in a sports team you rely on? Or a mentor at work or at university you can discuss ideas with?

When we got to know the ones journeying, we could plan much better for the journey itself. That's been C&P's modus operandi ever since—to work with each of our clients holistically and comprehensively—to be there to celebrate the highs but more importantly to avoid or soften the lows.

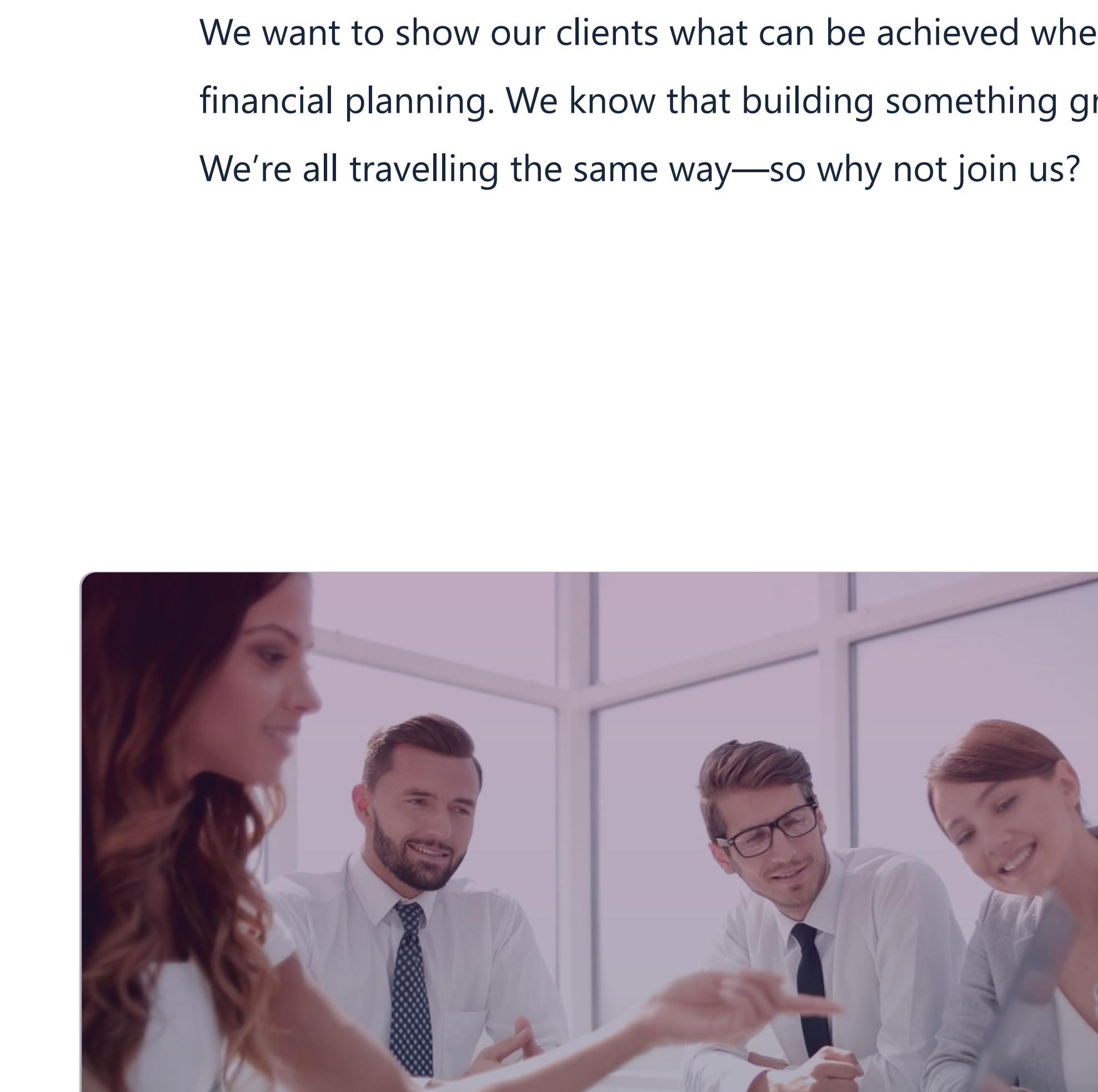
As we discovered the varied needs of our clients, we knew our team had to grow to reflect that.



A diverse team, for your diverse needs

We all come in different shapes and sizes, with varying views and ambitions—so shouldn't our financial guidance reflect that?

Over the course of the past decade, what once started out as a small, passionate group of mortgage brokers, has grown into an award-winning financial guidance hub. Create & Protect were able to win the MLC Rapid Growth Business Award in 2014, Best Customer Service Firm of the Year 2017 and SMSF Firm of the Year 2018 because we didn't pretend to be something we weren't. We have grown our network and partnerships to guarantee that when we say you're in the best hands for your specific financial needs, you haven't just been handed over to the next guy in the office.



We mean
it.

Your needs have been assigned to an expert who can help you achieve your most valuable outcome. Through years of hard work and open-mindedness, C&P have established relationships with the best in the business, across financial industries.

This is how we can be sure you're in the most capable hands depending on your needs. We can do this because we've worked to be in synergy. We're professional in our behaviour and united in our goal. We hail from different financial backgrounds and share this valuable experience with each other, knowing that this will get passed onto our clients—hopefully on the way to helping them reach their financial potential.

Testimonials

What our clients Say about us

John Doe

Marketing Manager

Learning from little locals with big hearts.

We're passionate about helping those in need.

We know that the only way we could have grown as a company, is with your continued support. That's why we try to give back to our extended communities when the moment presents itself. We understand that there's always more to be done, as we believe that every Australian deserves opportunity, but we feel it's best to tend first to the part of garden you can touch. When Create & Protect met two young Australians by the names of Ryder and Amali, we knew we needed to help in any way we could.

Both Ryder and Amali are living with serious and debilitating diseases, but continue to show strength and courage unparalleled to any person the team has ever met. If you would like to help, head to Ryder and Amali's pages by clicking on their profiles.

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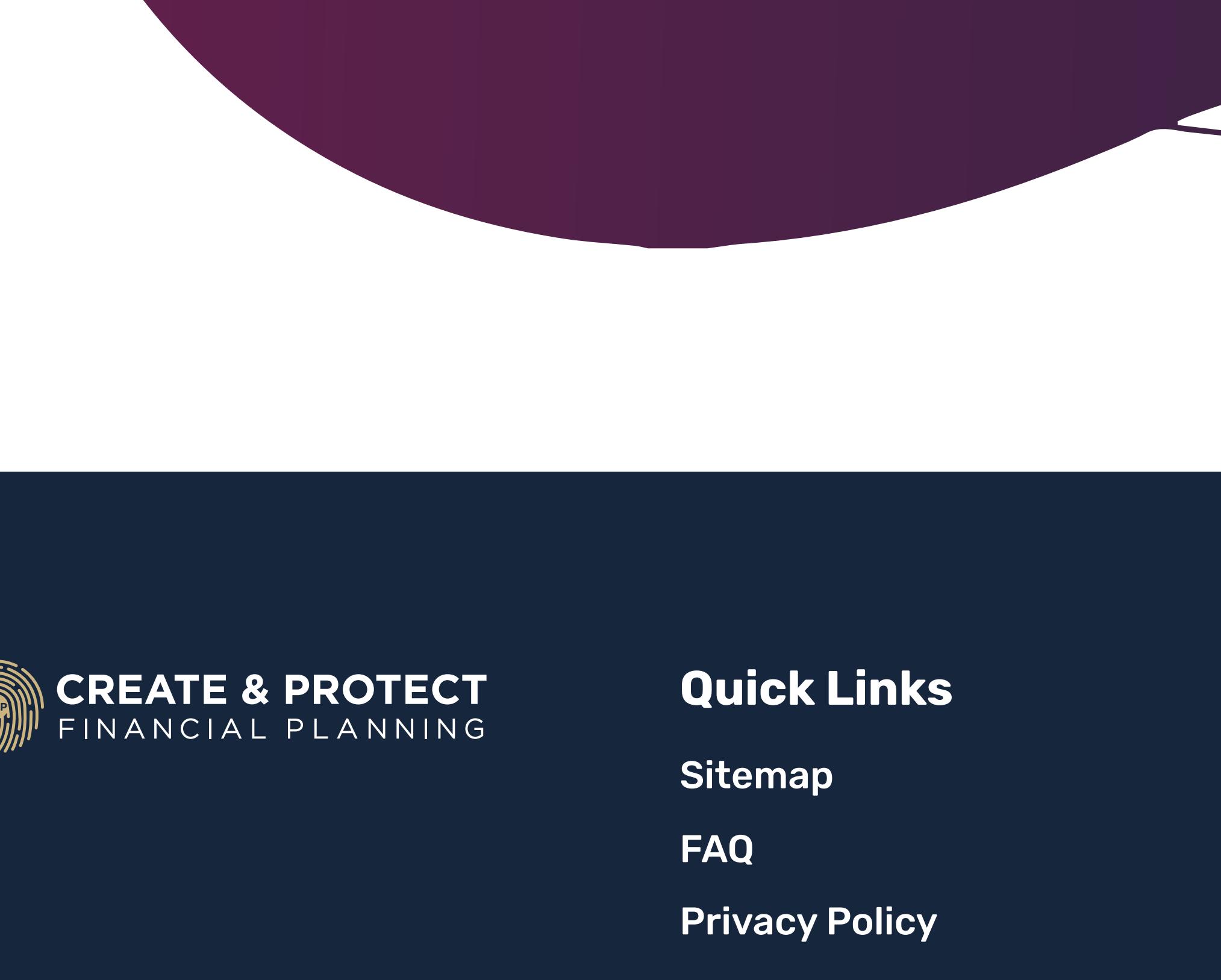
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John Doe

Marketing Manager

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Our Team

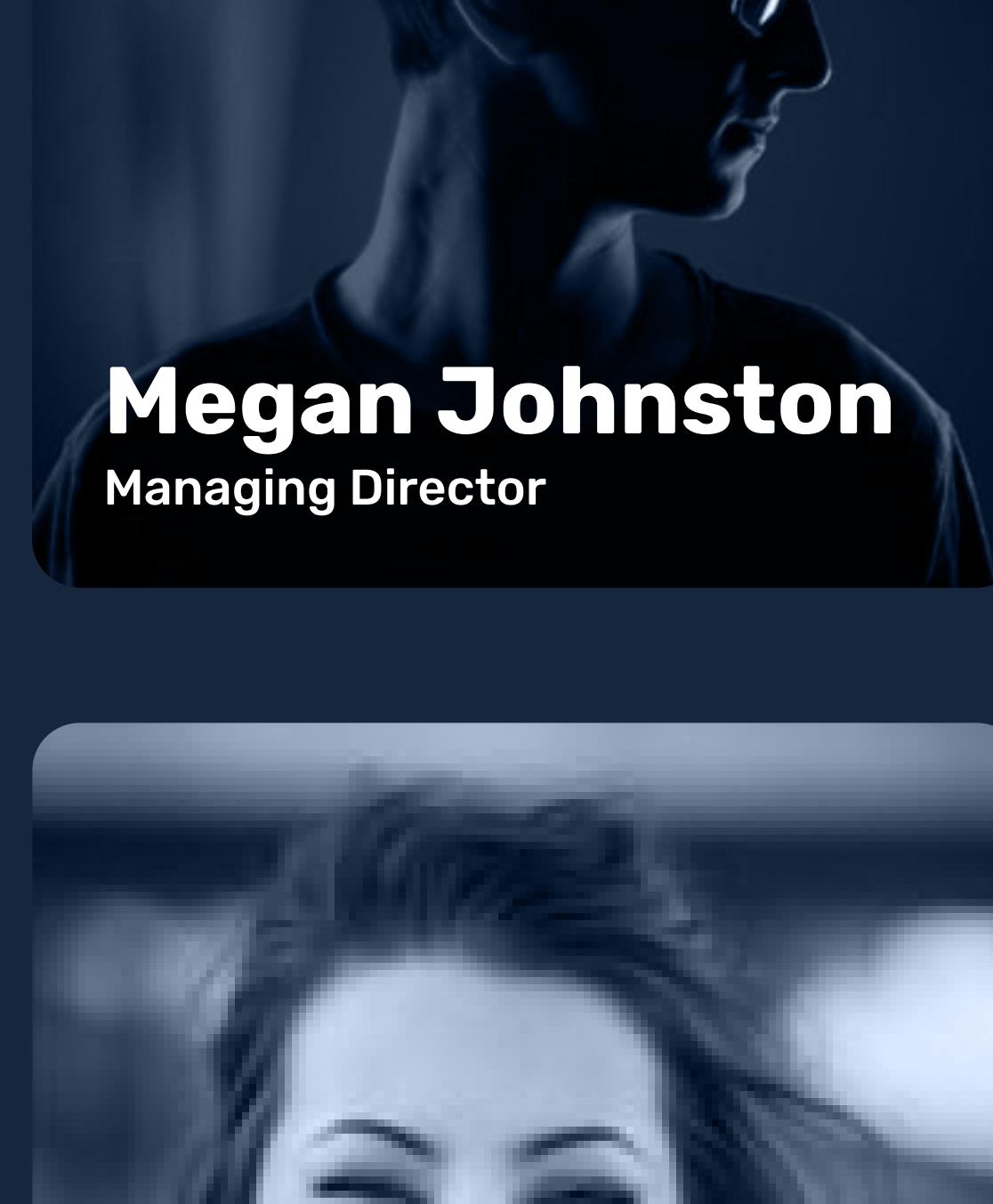
Learn more about our team

Our Approach —
Our team —
Our Awards —
Work with us —

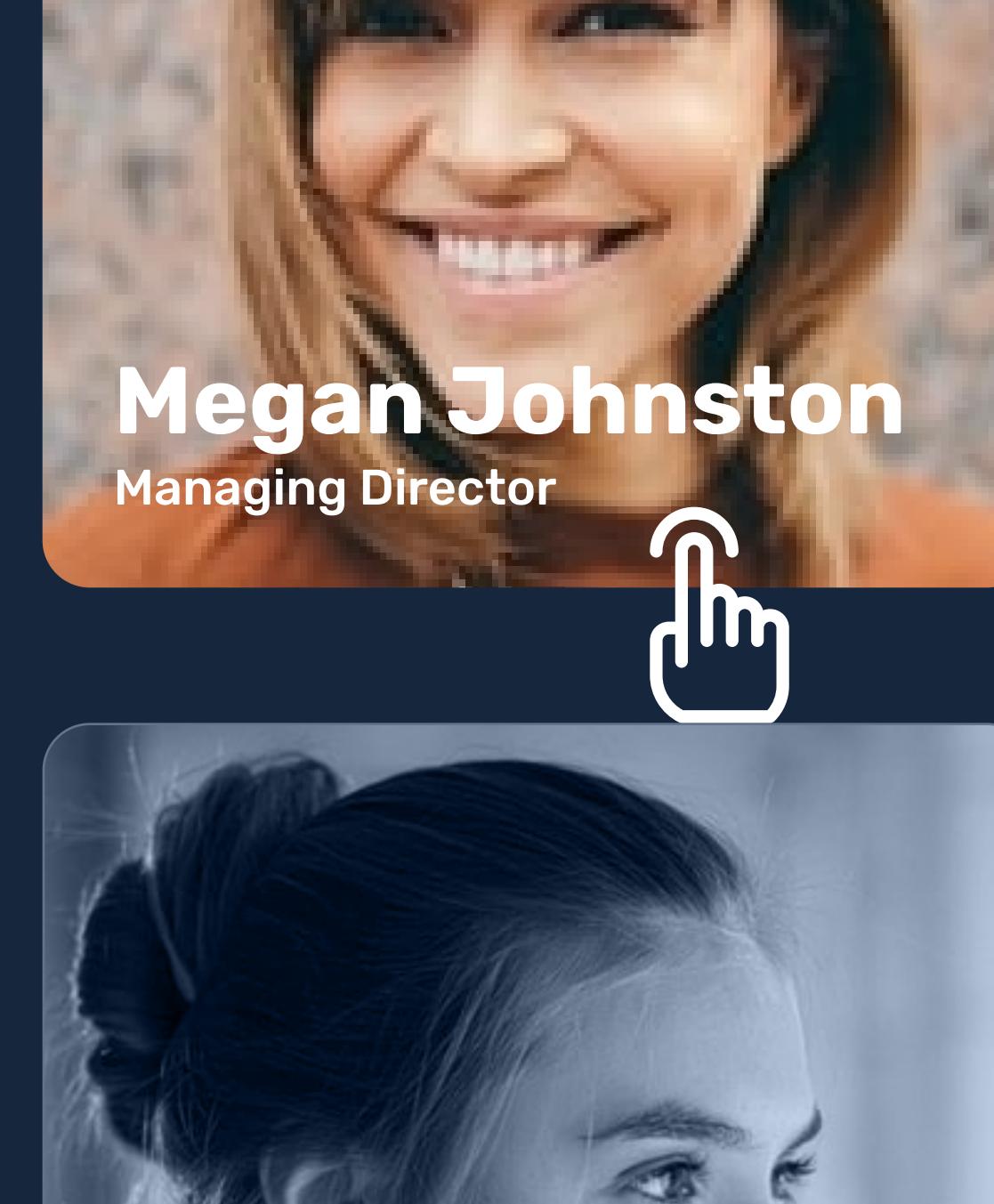


Meet our Team

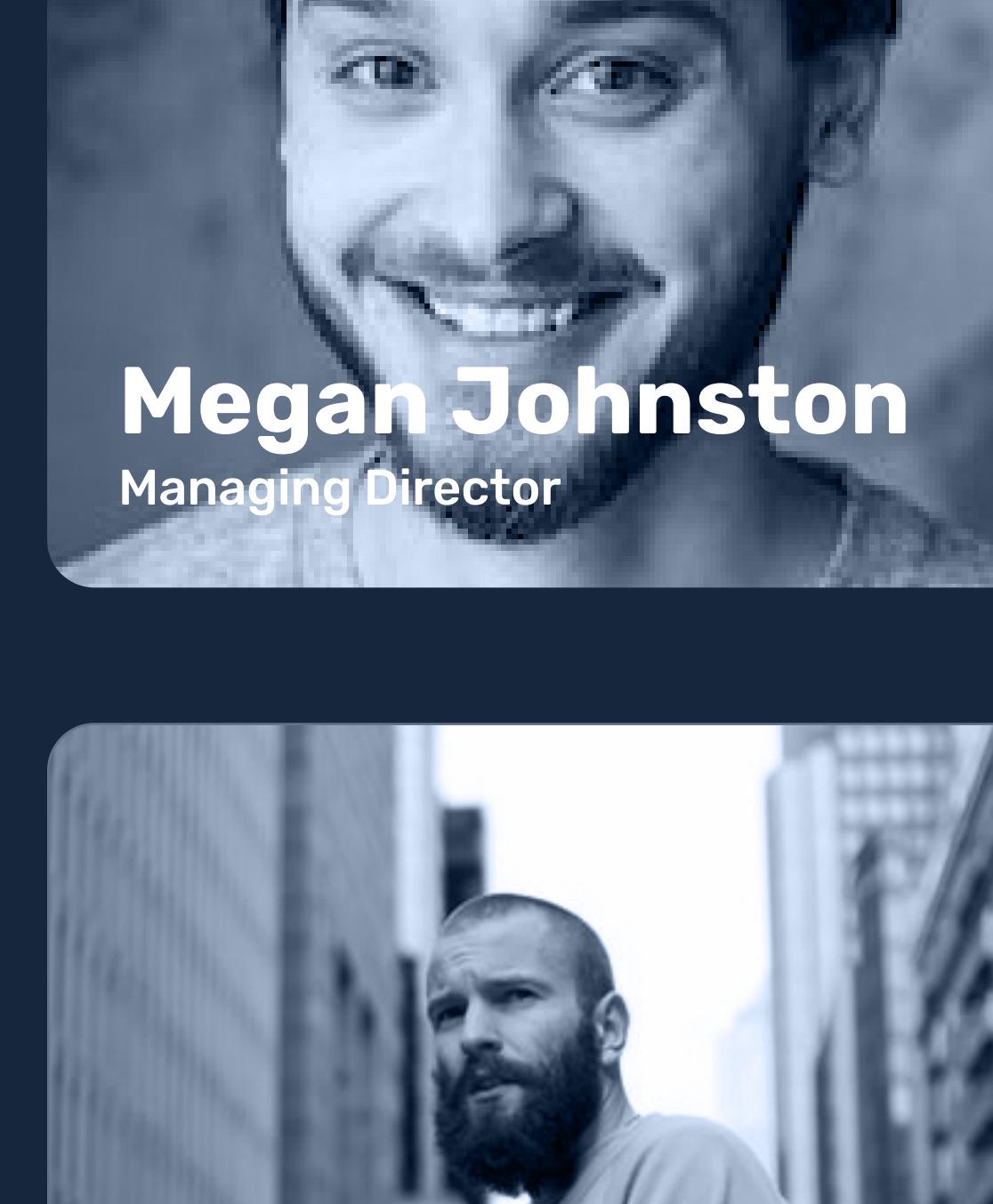
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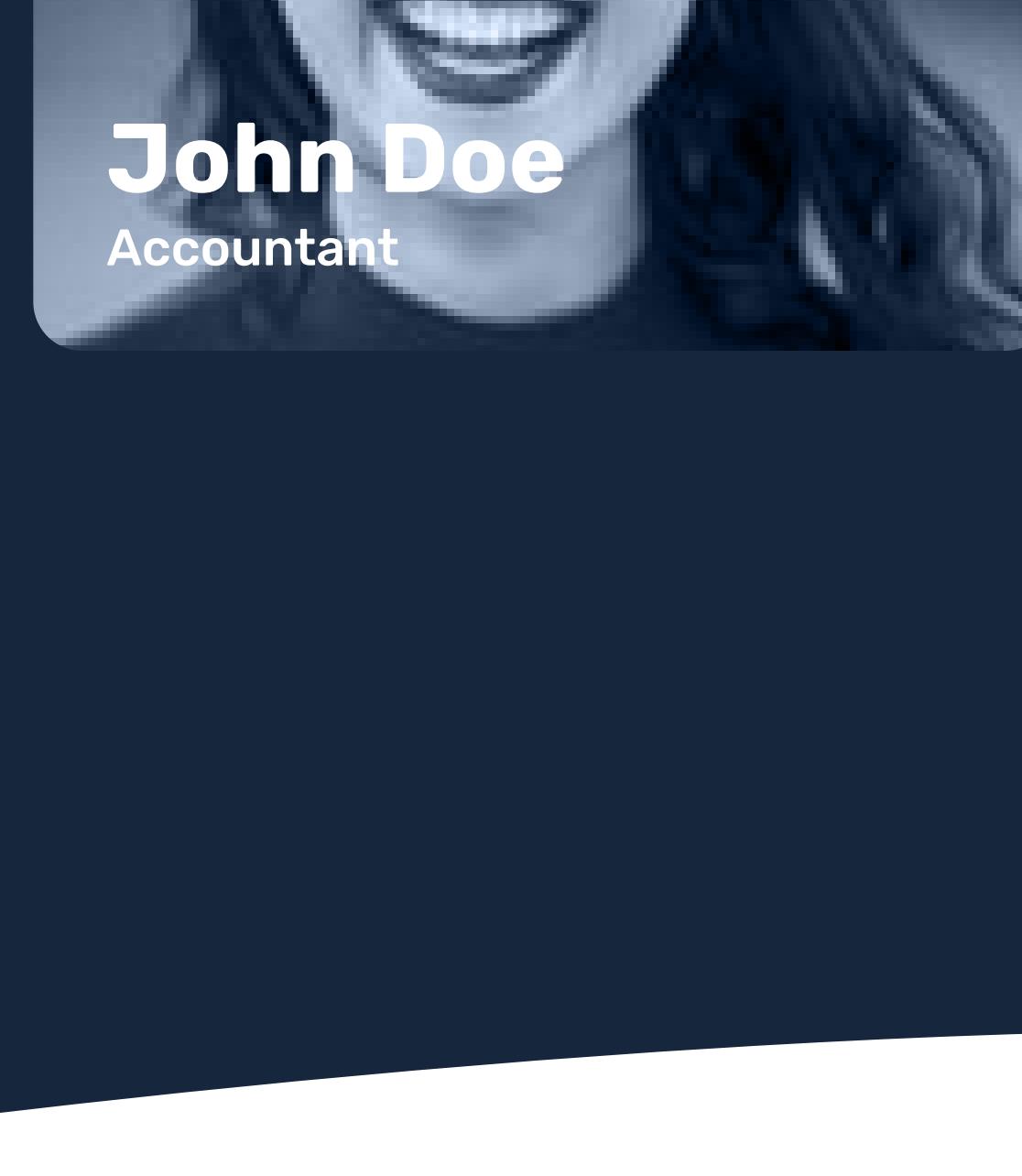
Megan Johnston
Managing Director



Megan Johnston
Managing Director



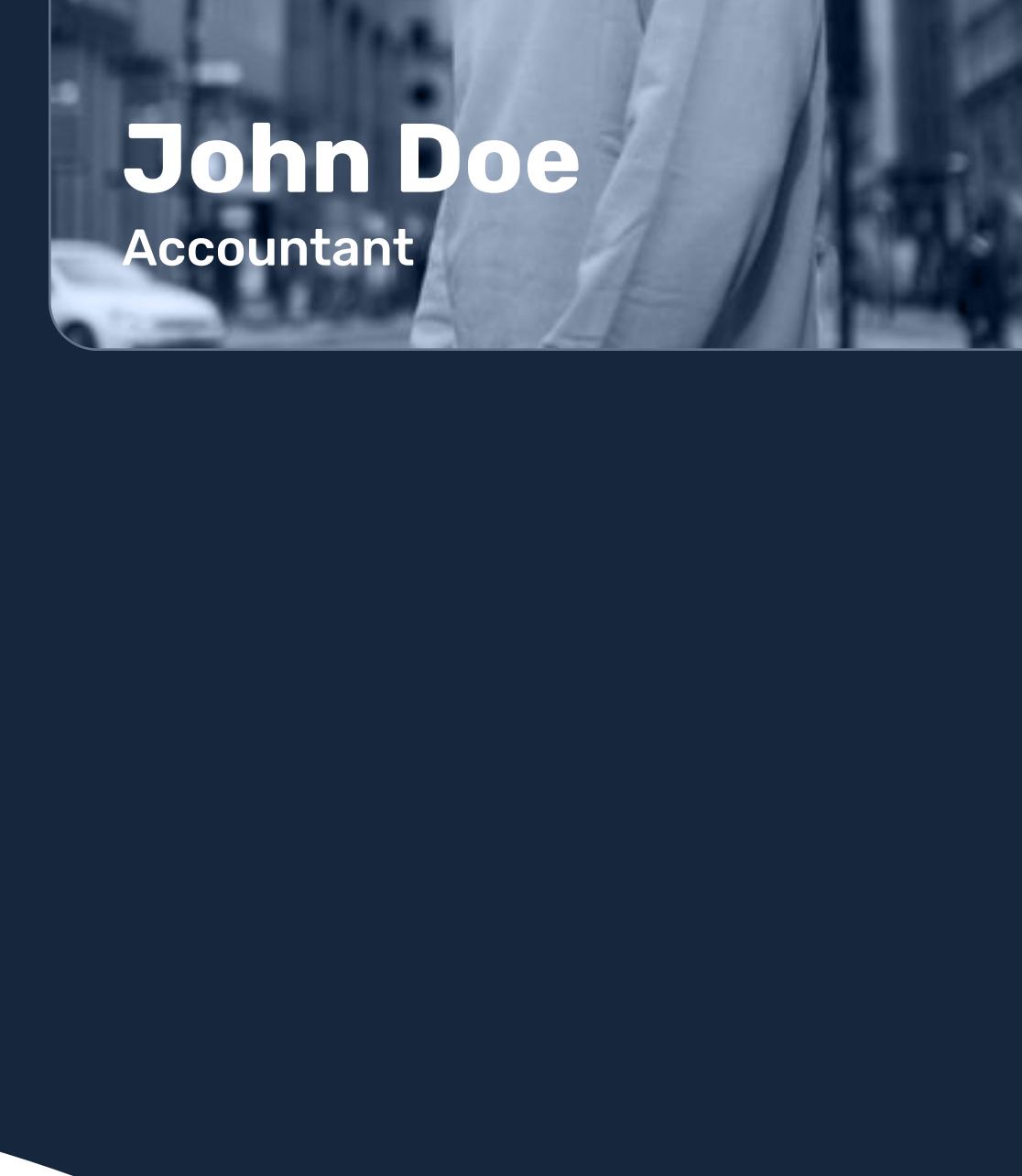
Megan Johnston
Managing Director



John Doe
Accountant



John Doe
Accountant



John Doe
Accountant

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Text: Holistic and dynamic financial planning strategies that grow and adapt to meet your financial goals as you progress through life.

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Looking to get ahead? Planning for tomorrow begins with Create & Protect's financial planning services.

Circumstances ebb and flow. Dreams are born and plans change—wealth creation is highly subjective and unique to each person. When you enlist the help of Create & Protect you'll be represented by financial planners who deeply understand this. Drawing on expertise gained from years in the industry helps us provide comprehensive and individualised plans that meet your exact needs. Financial planning is so much more than just preparing for retirement. It's for the young and ambitious, the older professional and the growing family. It's for every Australian looking for a brighter financial future both for themselves and those around them. It's for those looking to improve their financial journey.



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Getting curious? You're not alone.

Get more information from our FAQ's and discover if our financial planning services are right for you.

- I'm close to retiring. Is it too late to implement financial planning strategies? It's never too late to plan for the days ahead. In fact, ensuring you're organised financially for retirement is recommended. Retirement to many Australian spells freedom. You should be spending your time engaging in hobbies, being active in your community or in any other way you see fit—not worrying about your finances. Effective financial planning will keep you in control of your retirement.
- We're looking to buy our first home. Will your financial planning services help? Absolutely. A large number of our previous and existing clients sought financial planning advice when they were buying their first homes. Buying a property for the first time in any culture is a rite of passage and our financial planning strategies will help it go smoothly.
- I don't have that much capital. Is it worth looking into financial planning? We each have different circumstances and are at different stages of our financial journeys. The thing we all share however, is the ability to start down this path toward our financial goals at any time. Starting out with capital, no matter how big or small, is the first step towards financial betterment.

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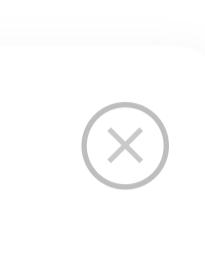
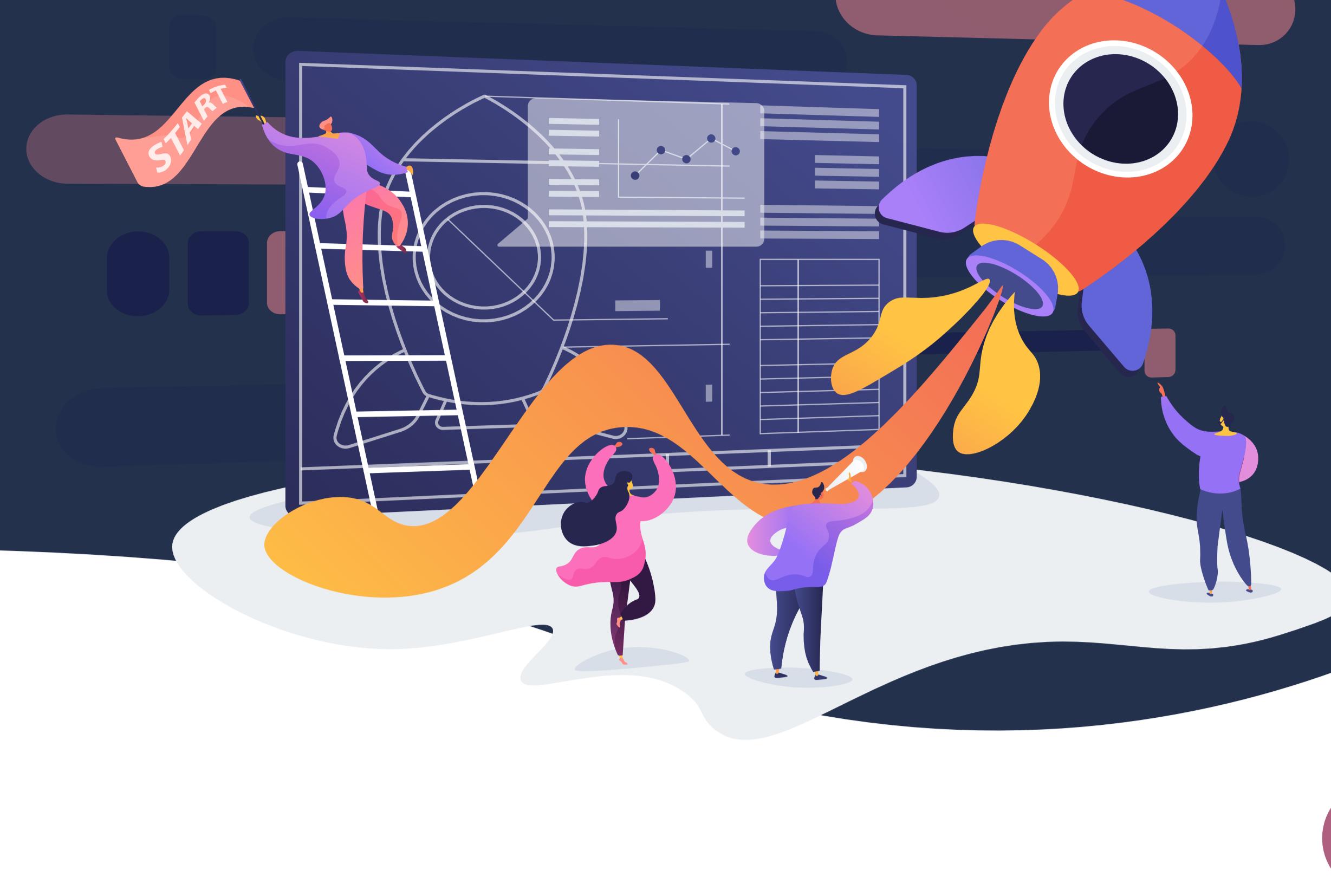
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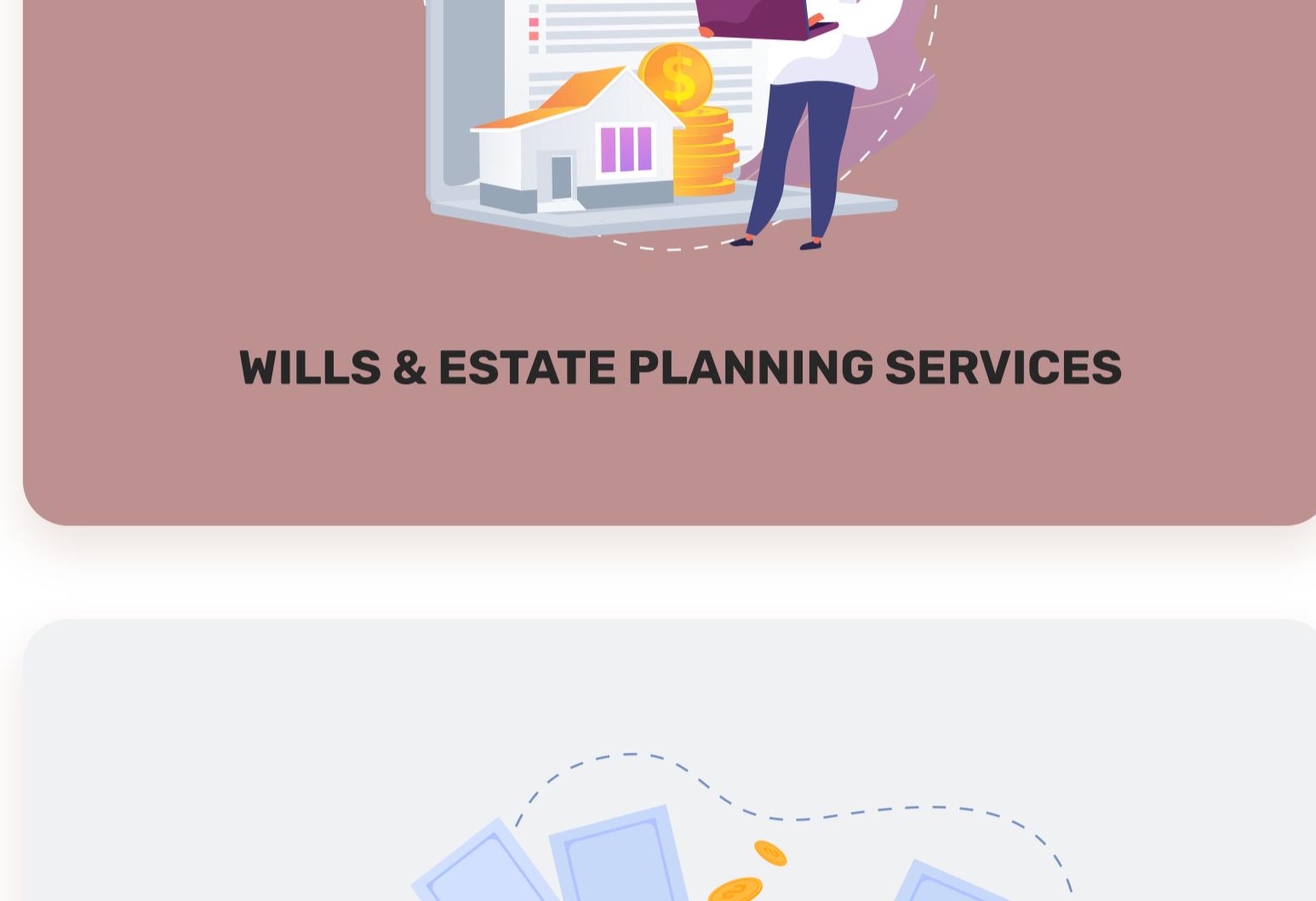
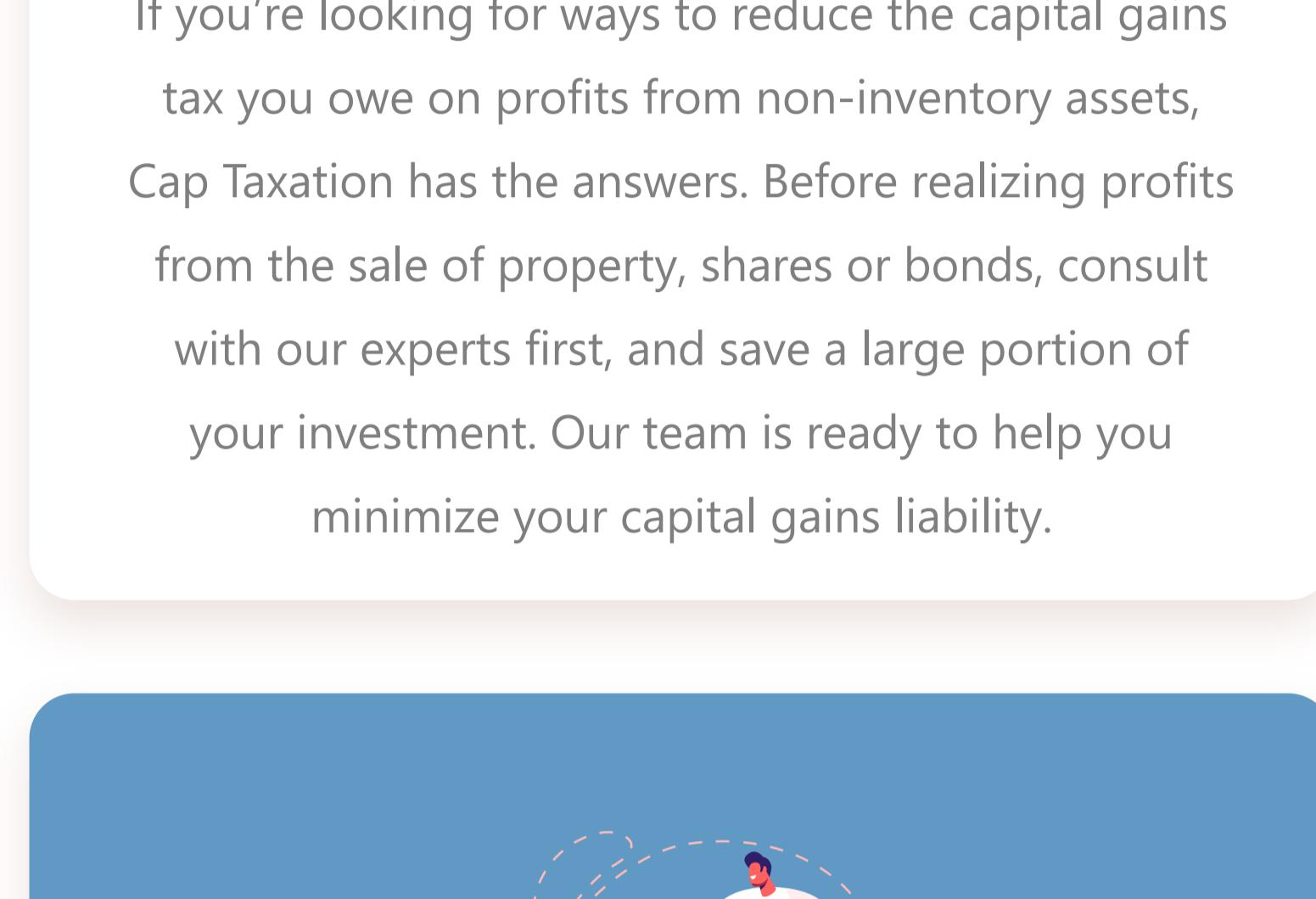
Providing Australians with...



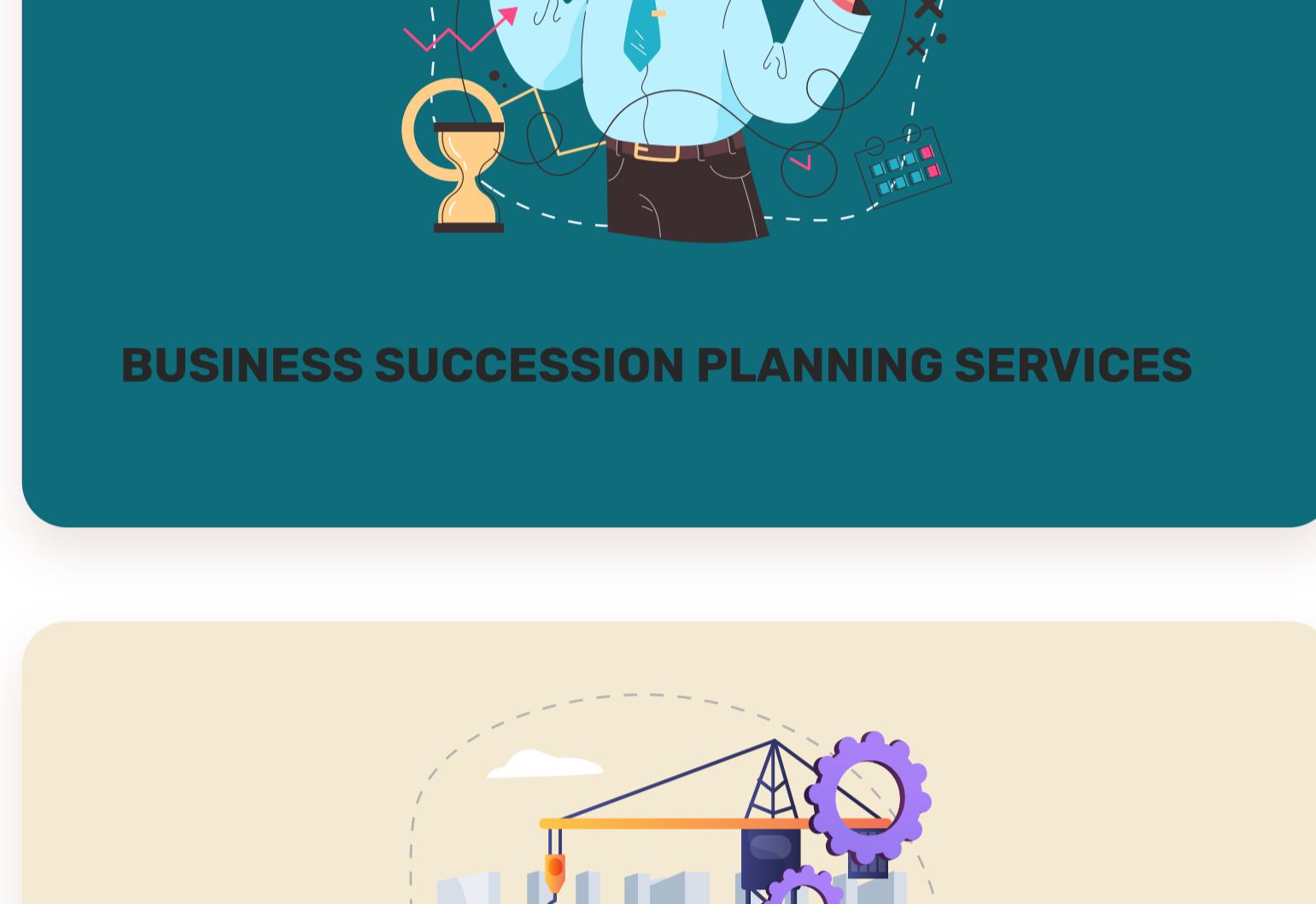
FINANCIAL PLANNING SERVICES



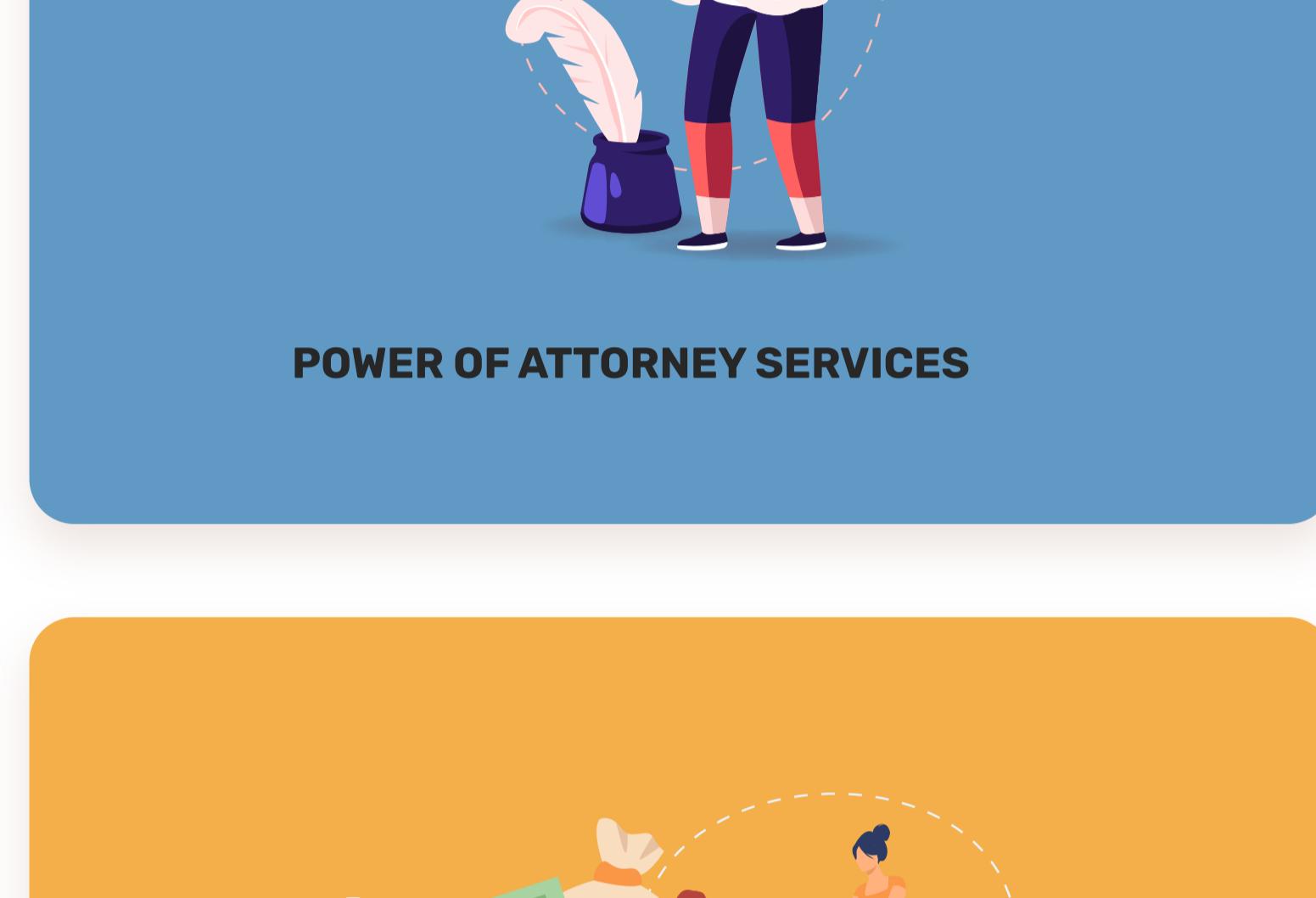
SMSF SERVICES



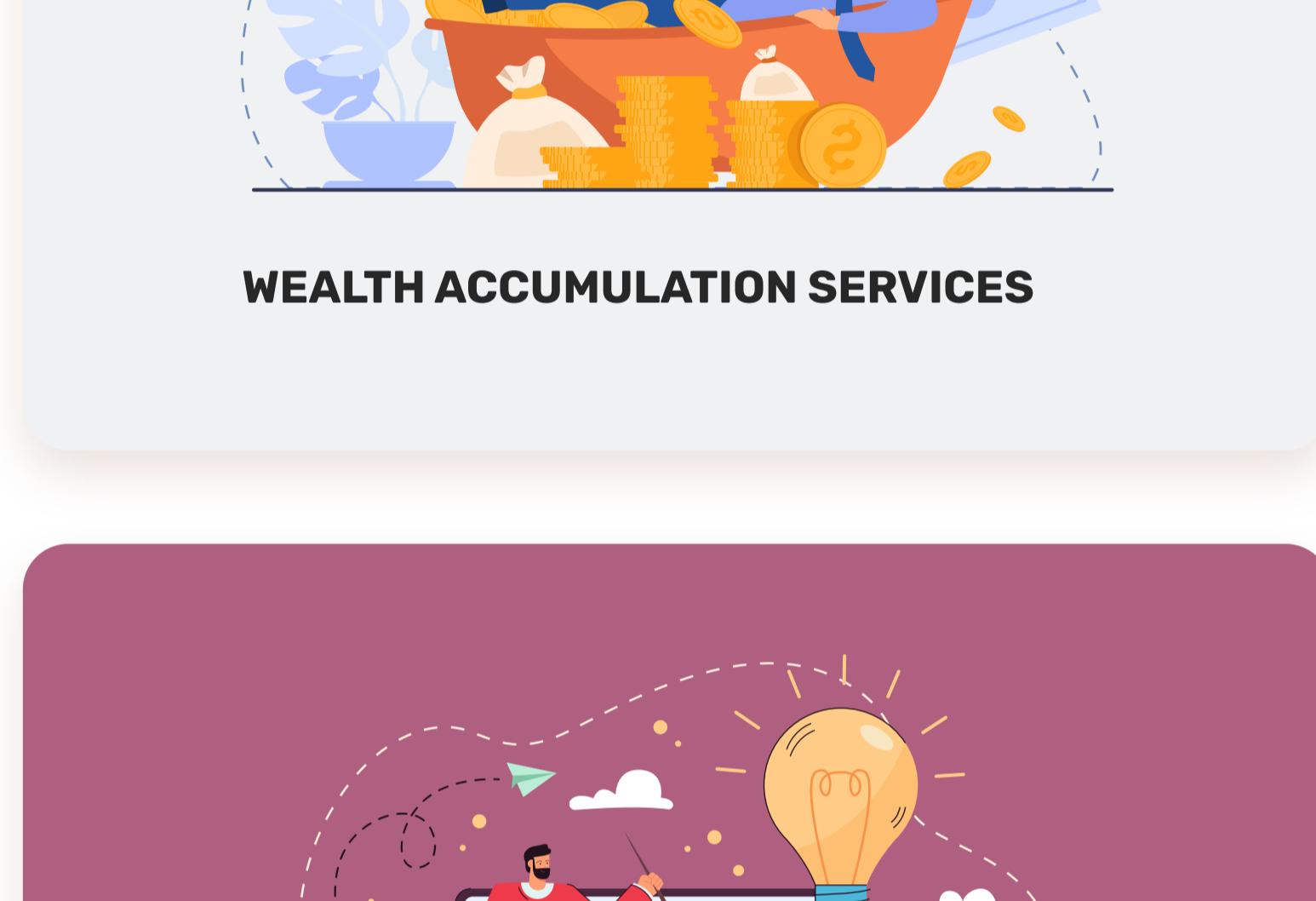
WILLS & ESTATE PLANNING SERVICES



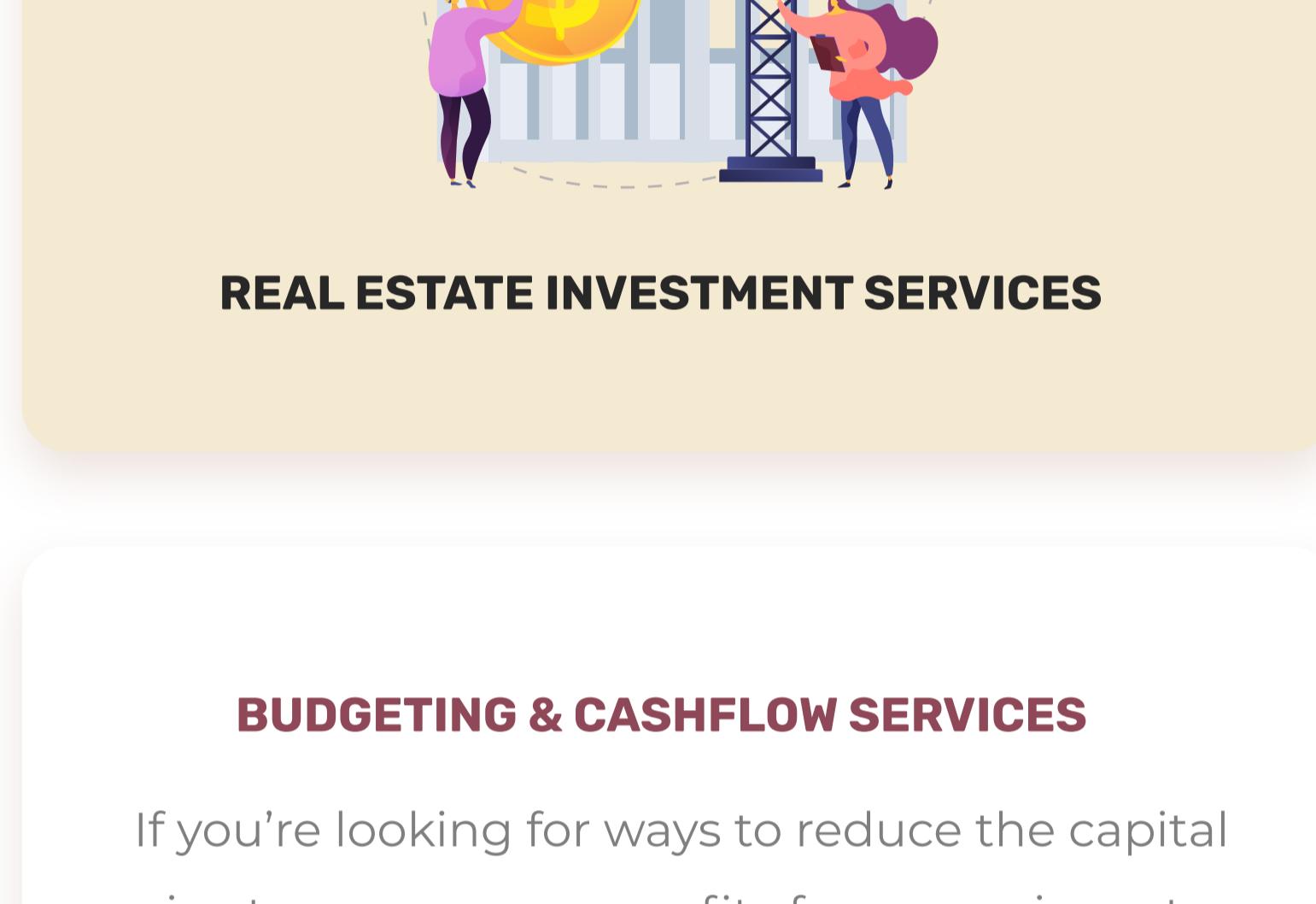
BUSINESS SUCCESSION PLANNING SERVICES



POWER OF ATTORNEY SERVICES



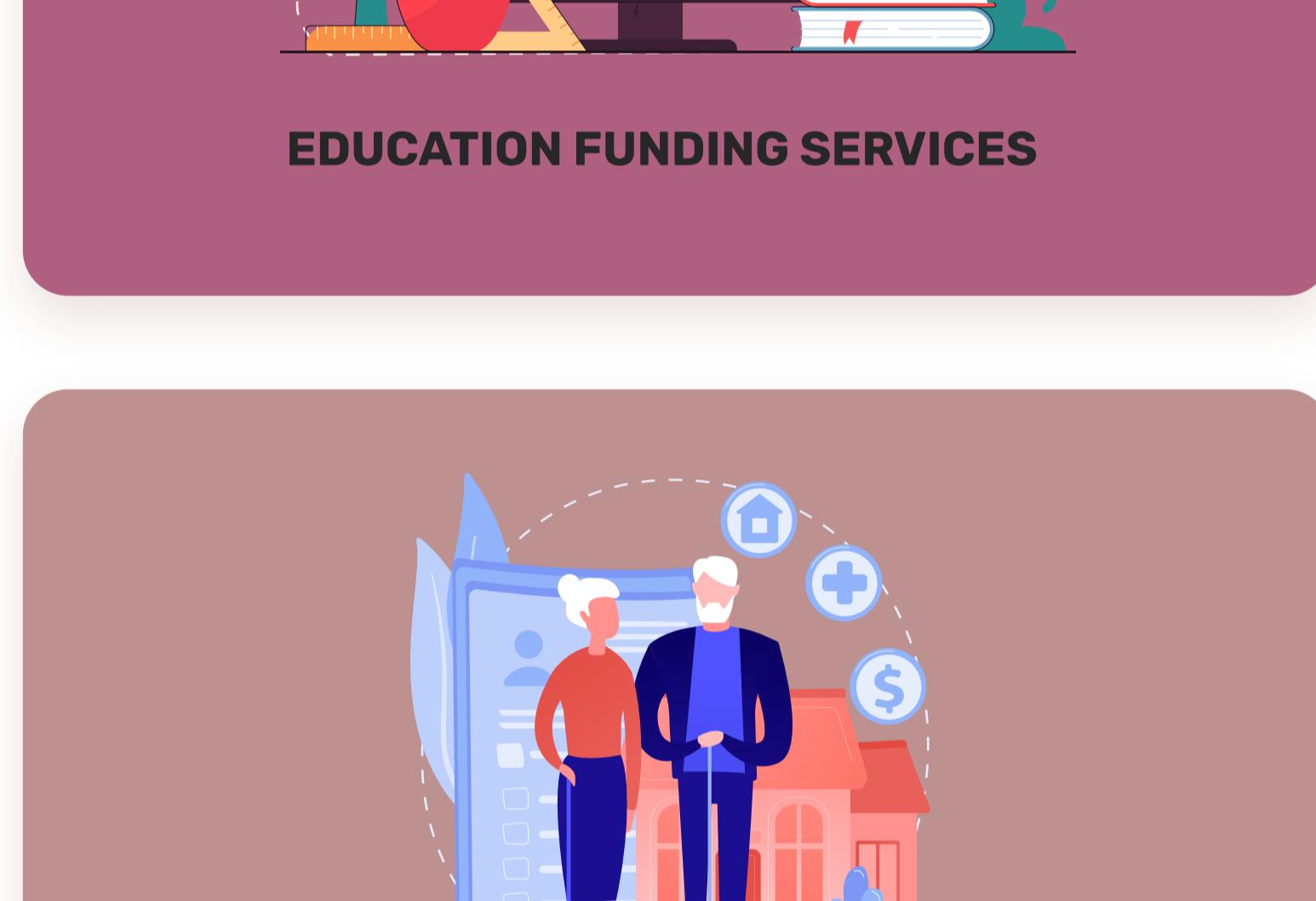
WEALTH ACCUMULATION SERVICES



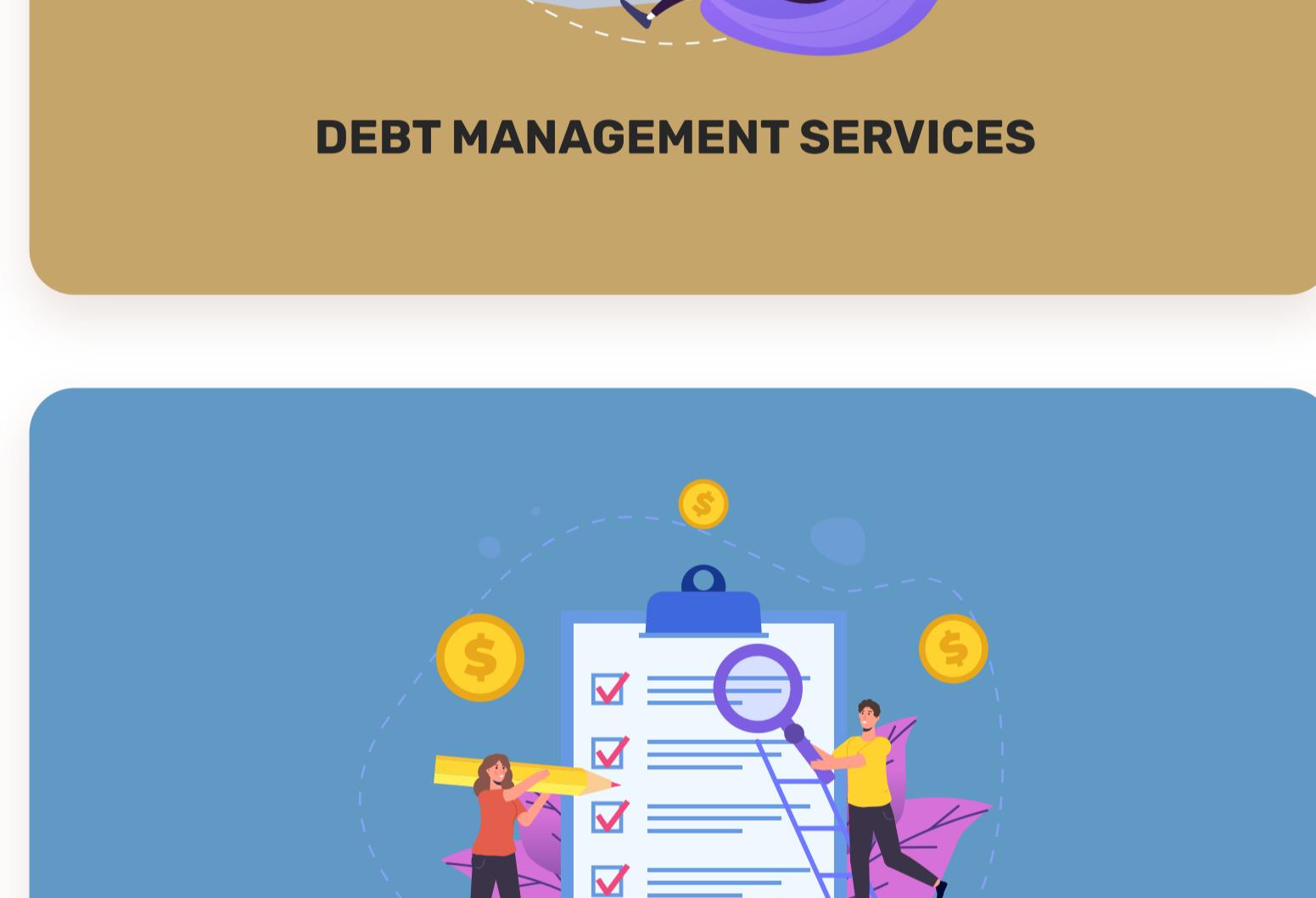
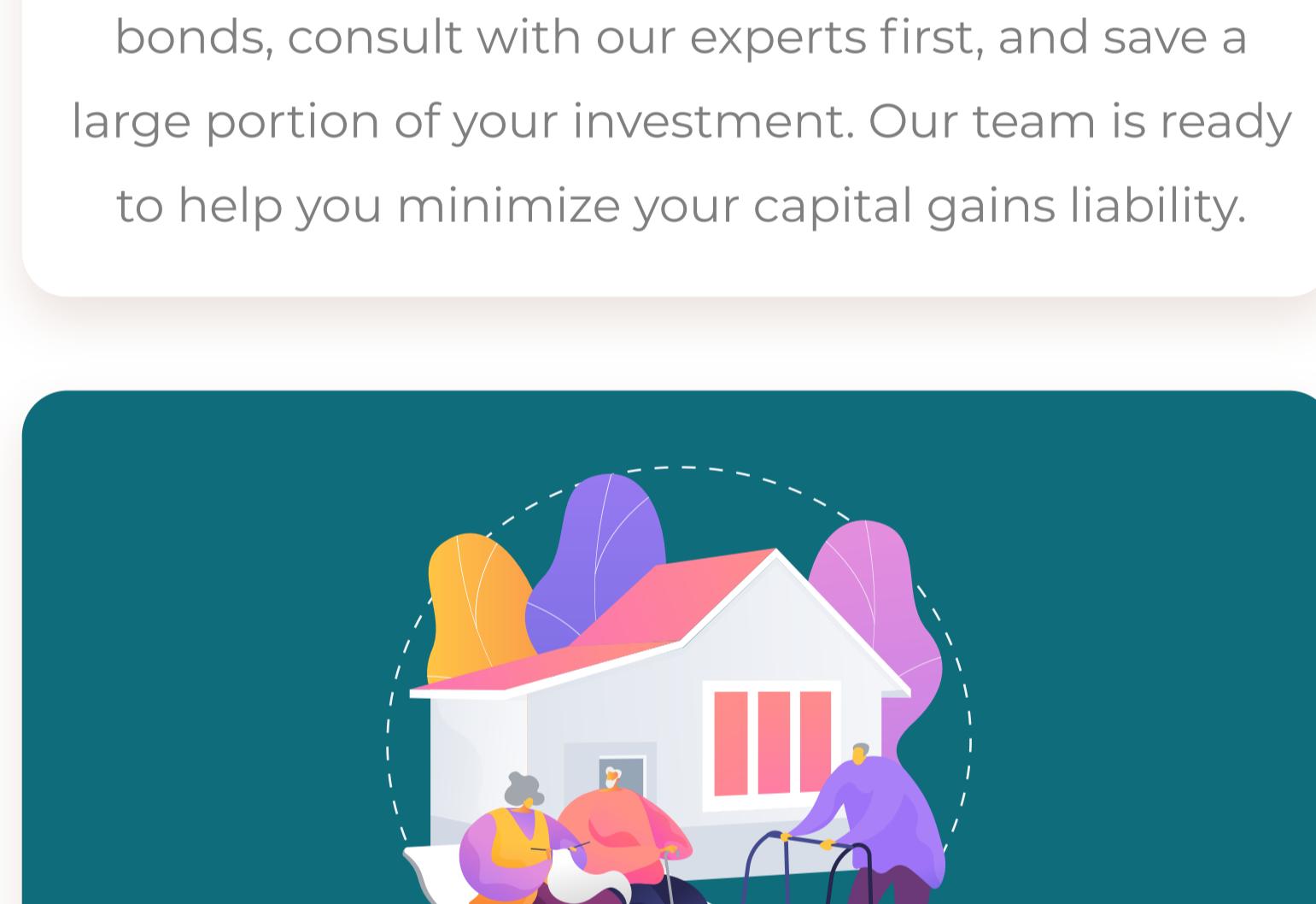
REAL ESTATE INVESTMENT SERVICES



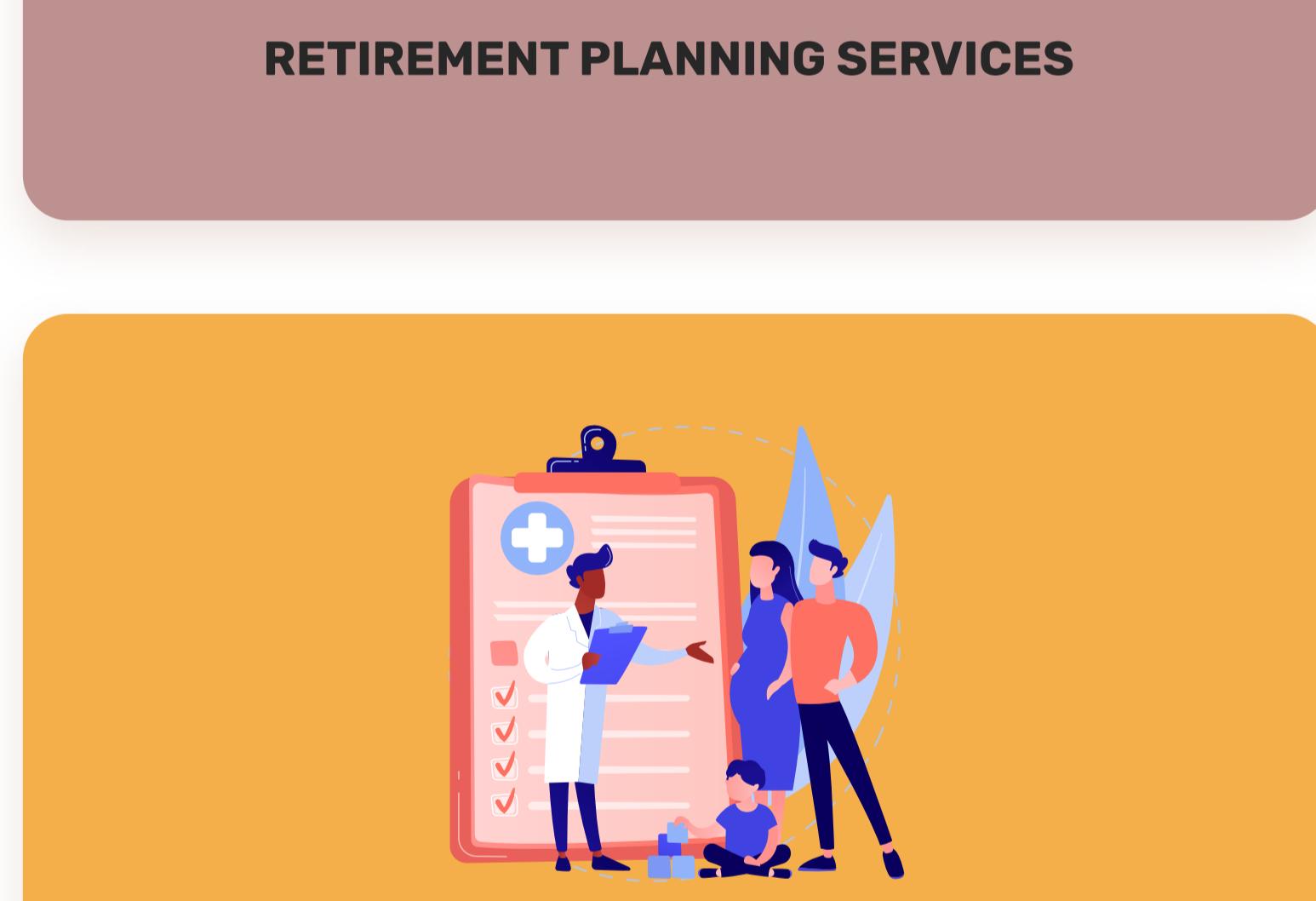
RISK MANAGEMENT & INSURANCE SERVICES



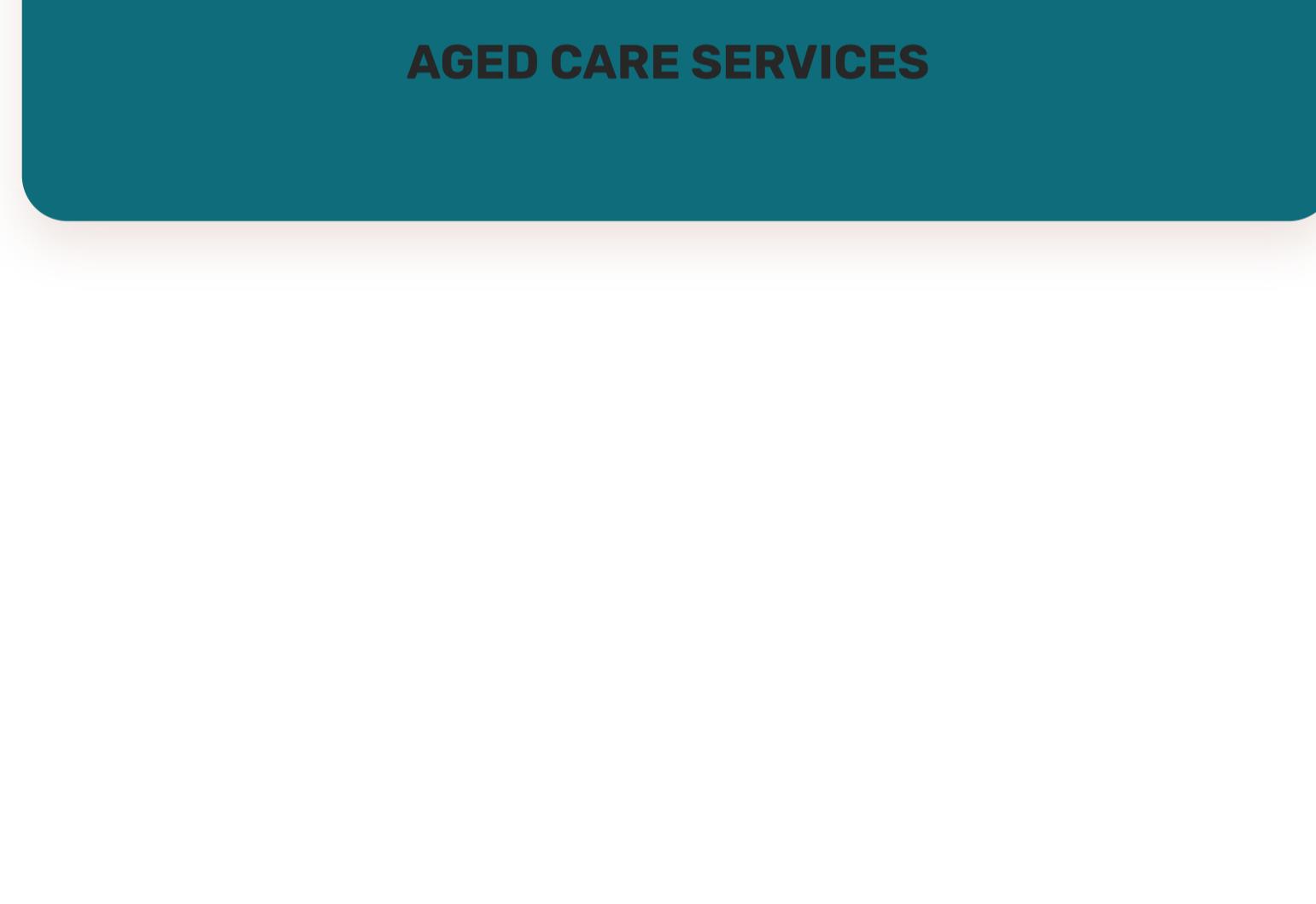
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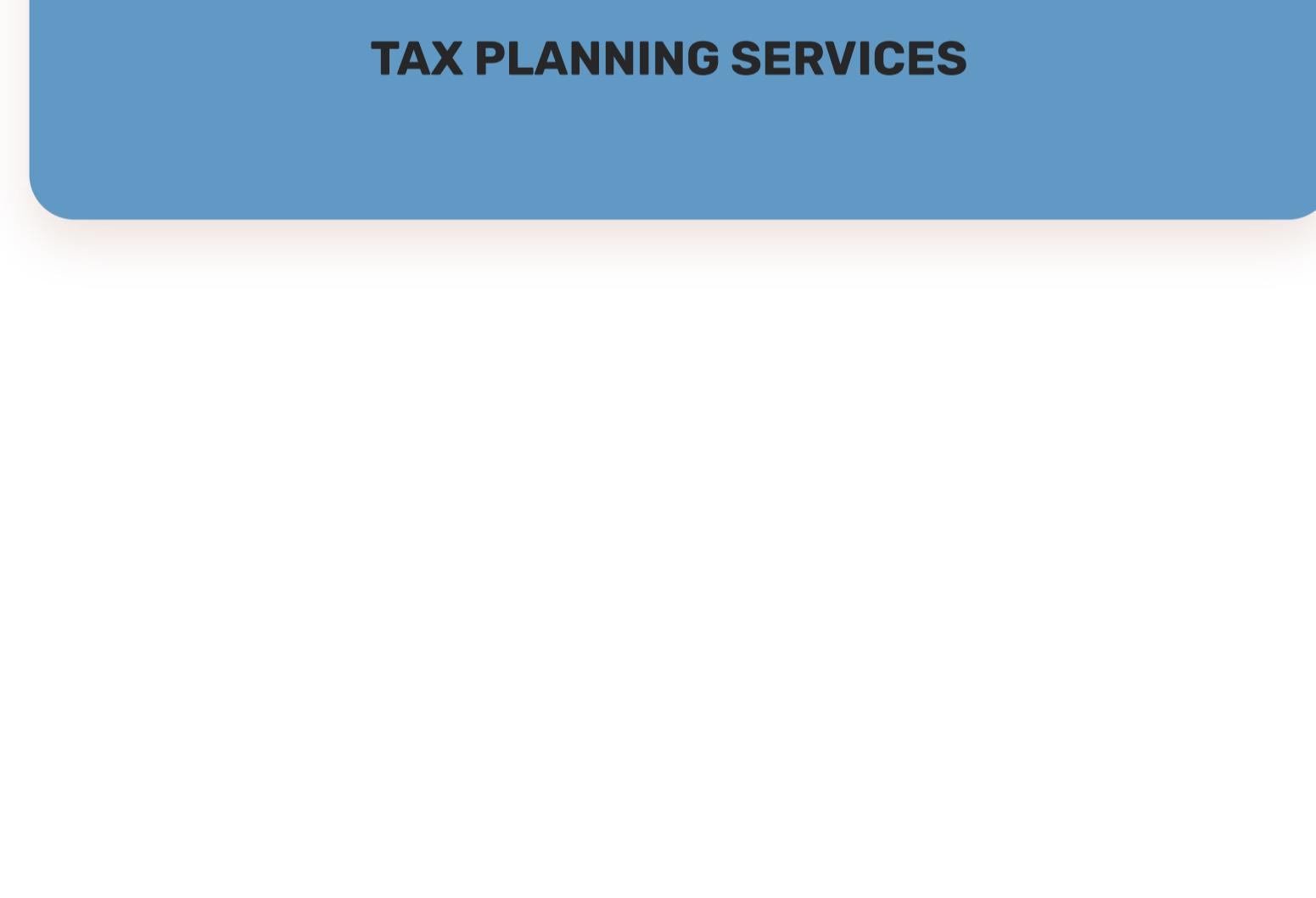
DEBT MANAGEMENT SERVICES



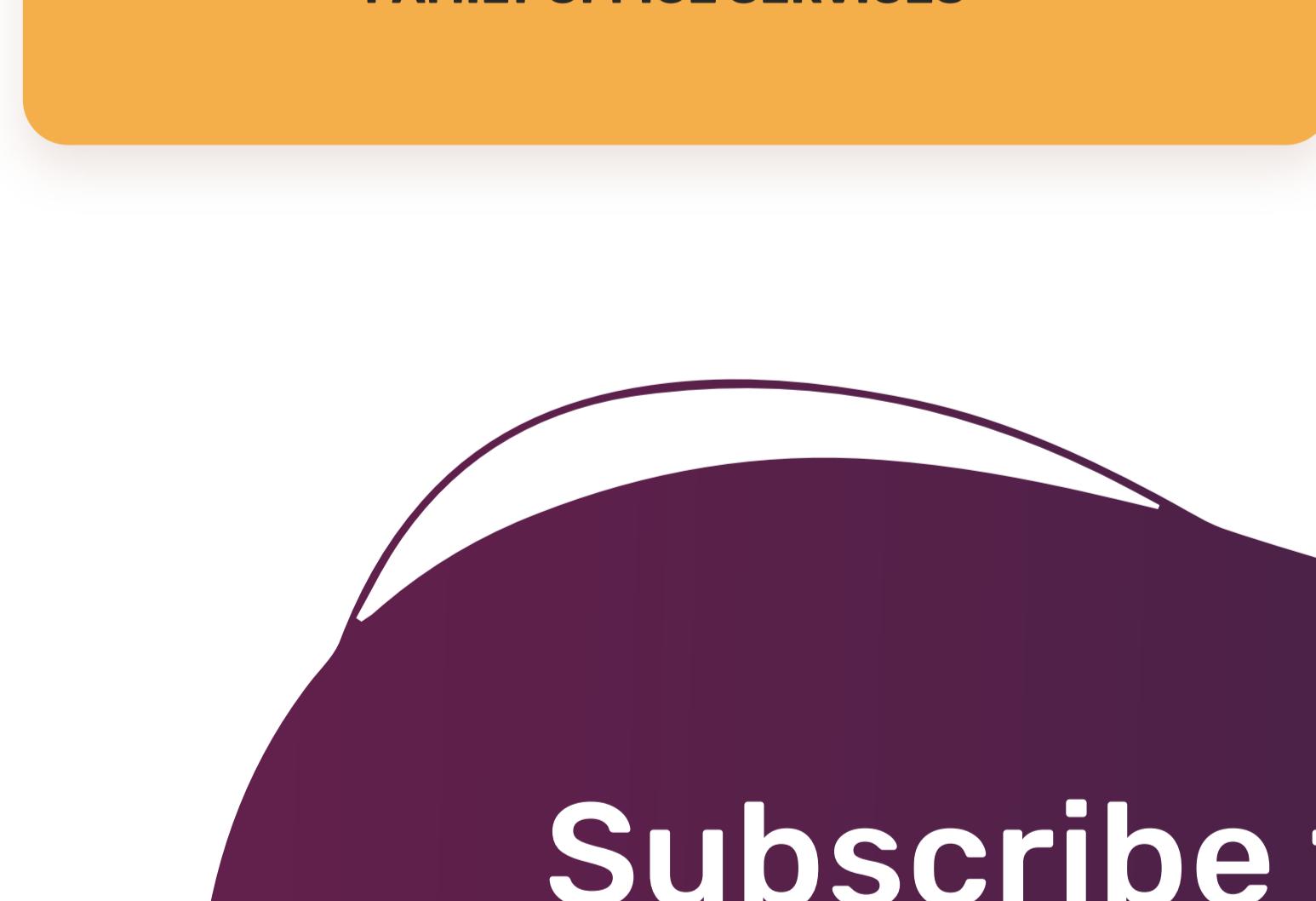
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Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book.



BUDGET PLANNER CALCULATOR

LOAN REPAYMENT CALCULATOR

COMPOUND INTEREST CALCULATOR

YOUR INCOME

Employment income: (after salary sacrifice, before tax)

Annually

Other taxable income:

Annually

Financial Year

2021-2022

SUMMARY

Annually ▾

Your taxable income:

\$185,000

Your taxable income:

\$53,917

Medicare levy payable:

\$3,700

Your income after tax & Medicare levy:

\$127,383

Your marginal tax rate:

45%

This means for an annual income of \$185,000 you pay:

No tax on income between \$1 - \$18,200	\$0
19c for every dollar between \$18,201 - \$45,000	\$5,092
32.5c for every dollar between \$45,001 - \$120,000	\$24,375
37c for every dollar between \$120,001 - \$180,000	\$22,200
45c for every dollar over \$180,000	\$2,250

Income tax payable

\$53,917

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If you need to discuss the contents of the SMSF Education Resource with us please drop us an email, call or fill out the form below and one of our expert advisers will contact you with all the answers you need. Now is a great time to consider your current financial situation, Create wealth, and Protect your future financial well being.

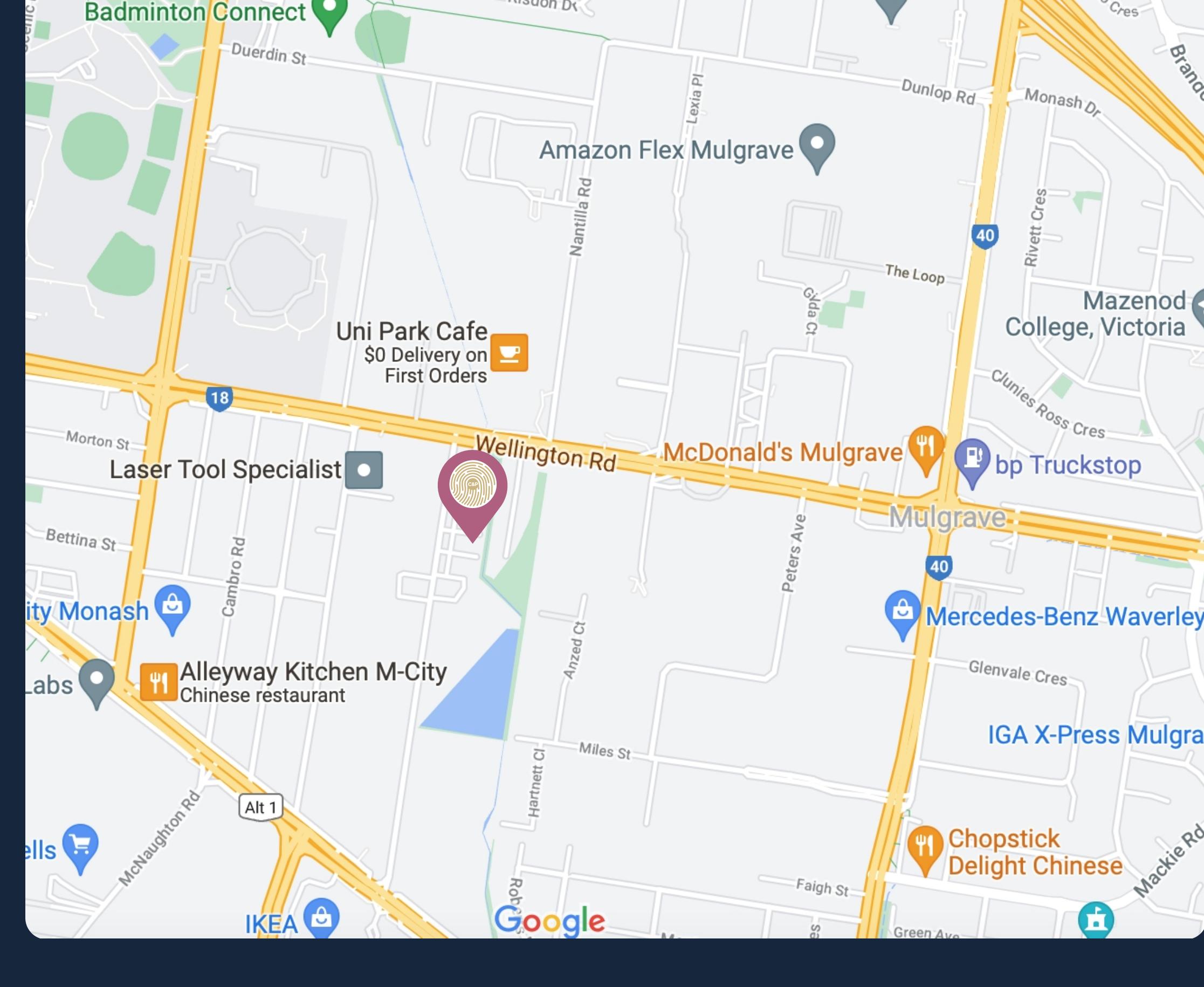


	1/2 GARDEN ROAD CLAYTON VIC 3168 PO BOX 5560, BRANDON PARK VIC 3150		INFO@CPFINANCIALPLANNING.COM.AU		1300 707 955
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"At Create and Protect, we believe that every person has the right to enjoy a high quality of life regardless of their financial situation. We pride ourselves in providing easy to understand and implement advice that'll put you in charge of your financial future. We work with you throughout your journey to make what was once a dream become today's reality."



CAREERS AT C&P

It's the relationships we forge, the knowledge we have and the principles we apply. We employ husbands and wives, girlfriends, boyfriends and we have children too – we genuinely understand the concerns and ambitions of you and your family.

Our entire business philosophy is driven by our clients' best interests. We work hard to deliver an open and transparent service that is valued and trusted.

We believe it's crucial that we offer a high level of service that differentiates us from others. This high standard allows us to respond to changes in circumstances of our clients as they move through life and their priorities change.

Our experienced and intelligent approach, proven pedigree and genuine interest in the success of our clients' investments are just some of the reasons why so many people trust us with their financial future. It's because of this responsibility that people's interests remain firmly at the heart of what we do.

07 Sep 2021

Animator

We are looking for an animator who can thrive in a collaborative, fast-paced & deadline-driven environment.

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UI-Ux

We are looking for an animator who can thrive in a collaborative, fast-paced & deadline-driven environment.

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Accountant

We are looking for an animator who can thrive in a collaborative, fast-paced & deadline-driven environment.

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What our clients Say about us



John Doe
Marketing Manager

The toughest call I had to make was to pass on equity, especially when we already had some sales. But once you start scaling you realize what they mean by saying "If you want to run fast, run alone. If you want to run far, run together". The partnership with C&P gave me an unfair advantage in the eCommerce game.

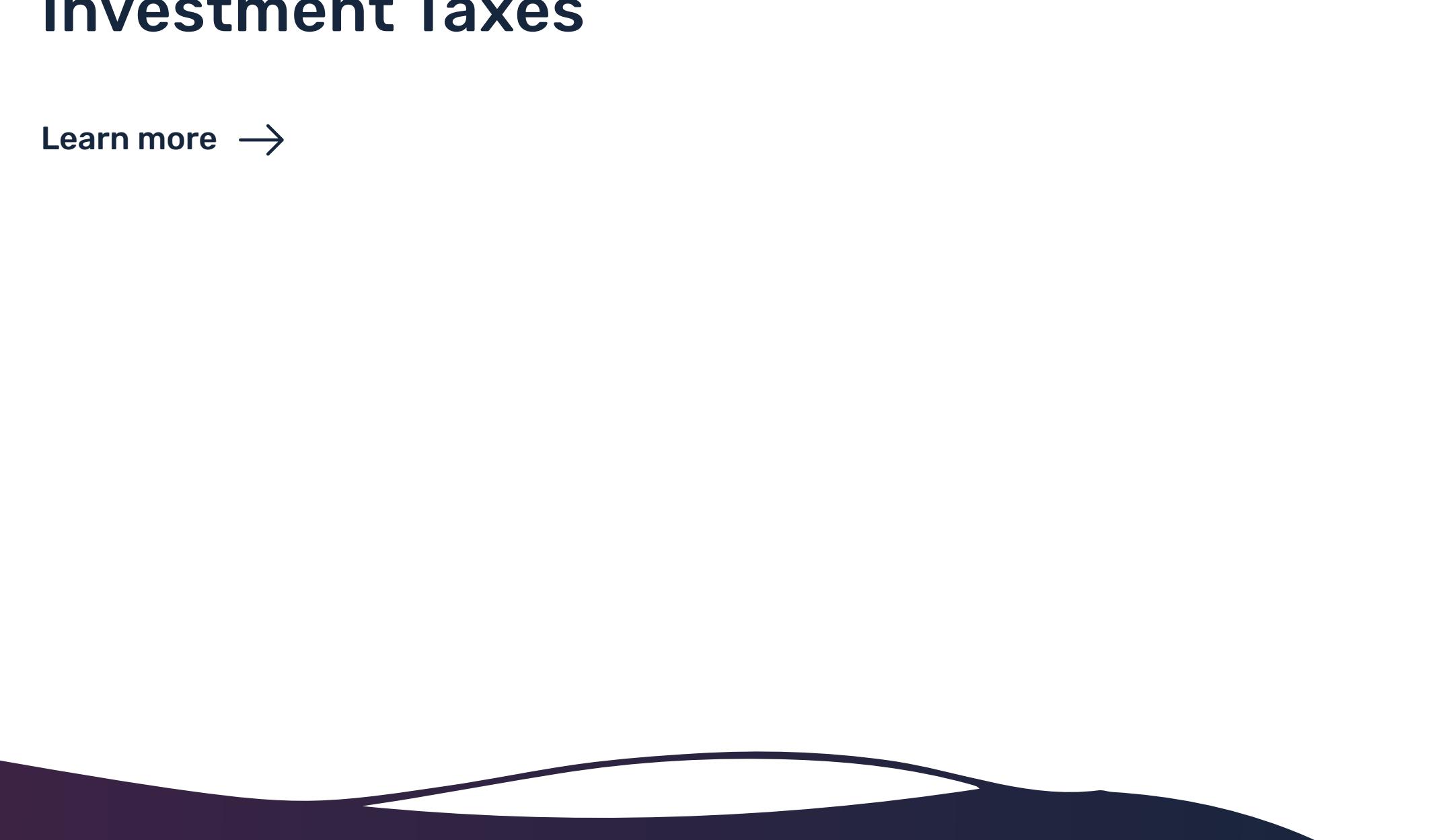
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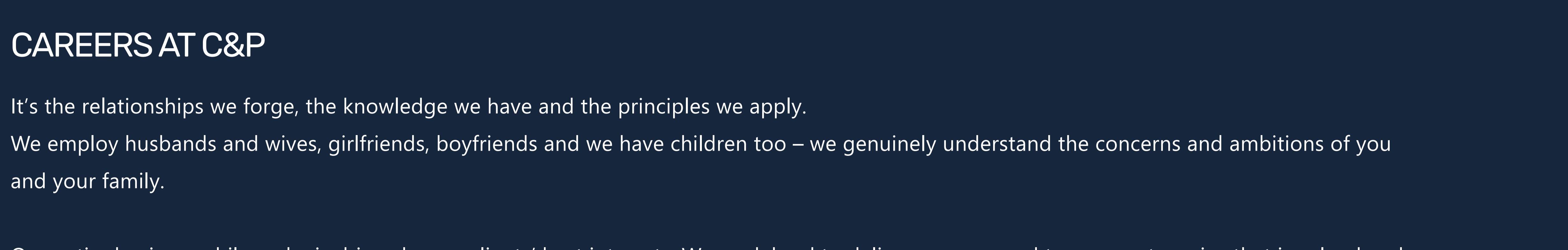
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Job Requirements:

Work creatively to produce original and aesthetically pleasing animations.

Work in a variety of styles.

Creates Appealing motion graphics for video deliverables (infographics, corporate videos, marketing demos..)

Work as part of a team

Qualifications

- Proficient in After Effects
- Knowledgeable in Illustrator
- Expert in Adobe Photoshop
- Photoshop image manipulation
- Attention to detail
- Frame by Frame animation is a plus
- 3D animation is a plus

A portfolio is required for consideration

Upload

Apply

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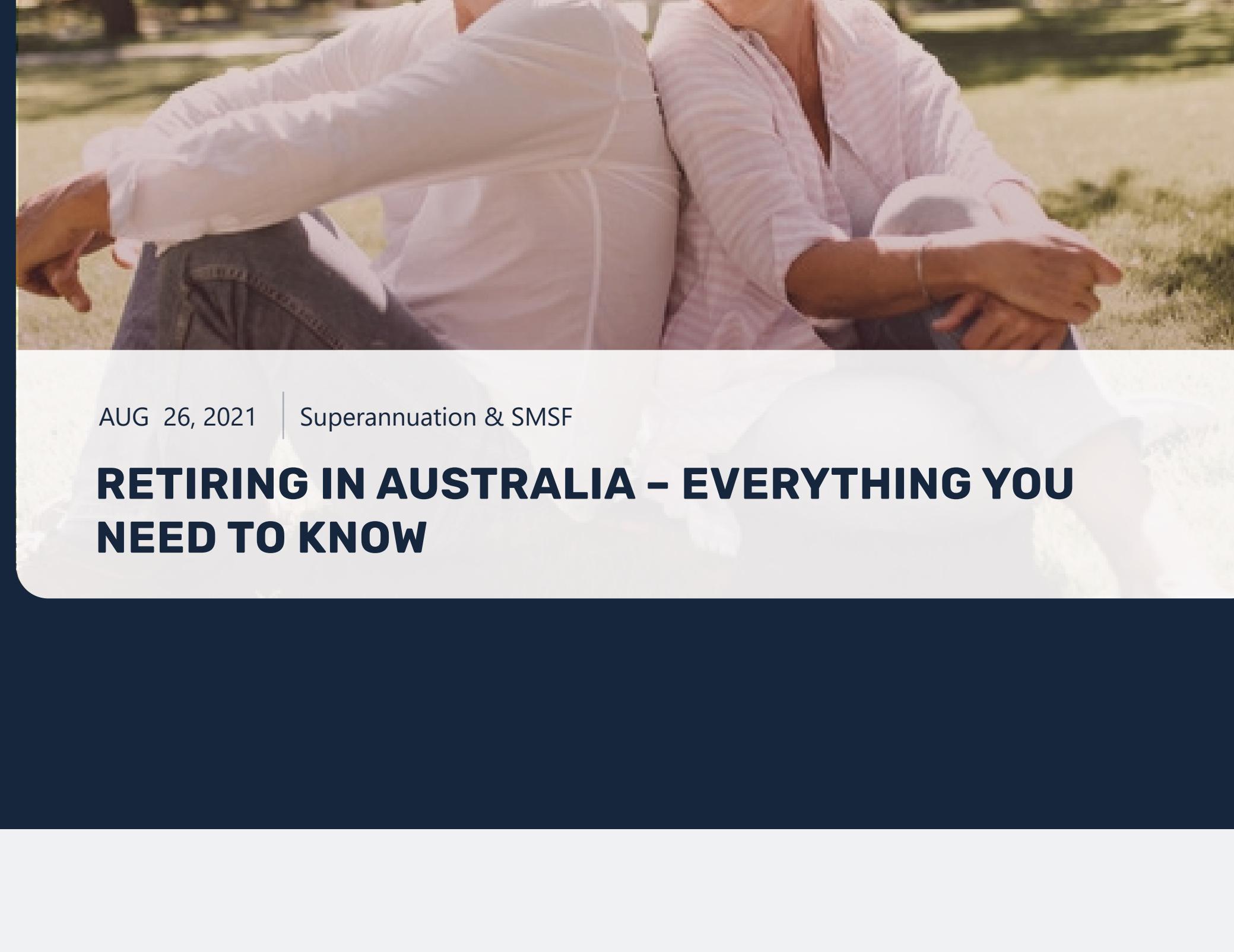
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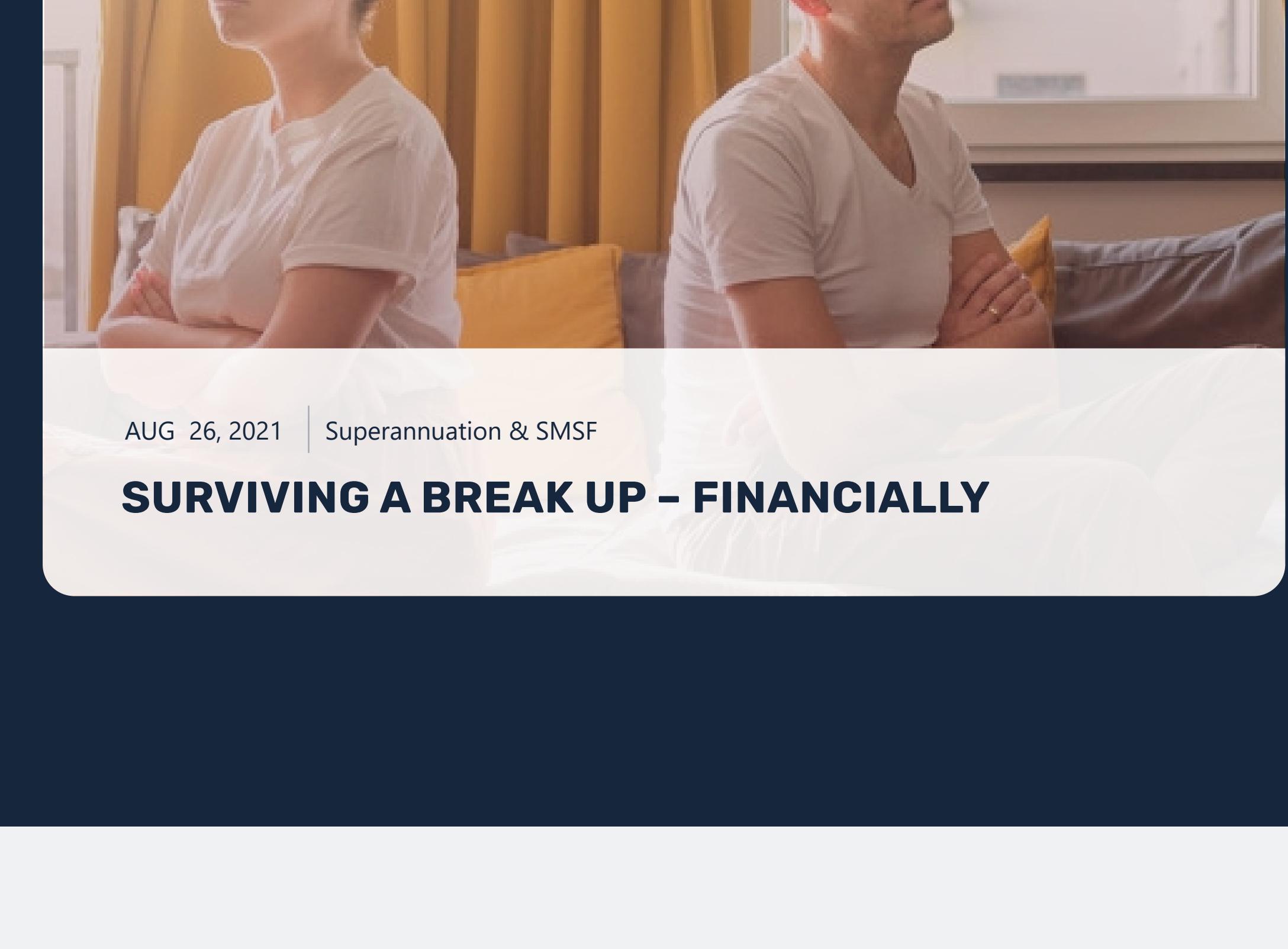
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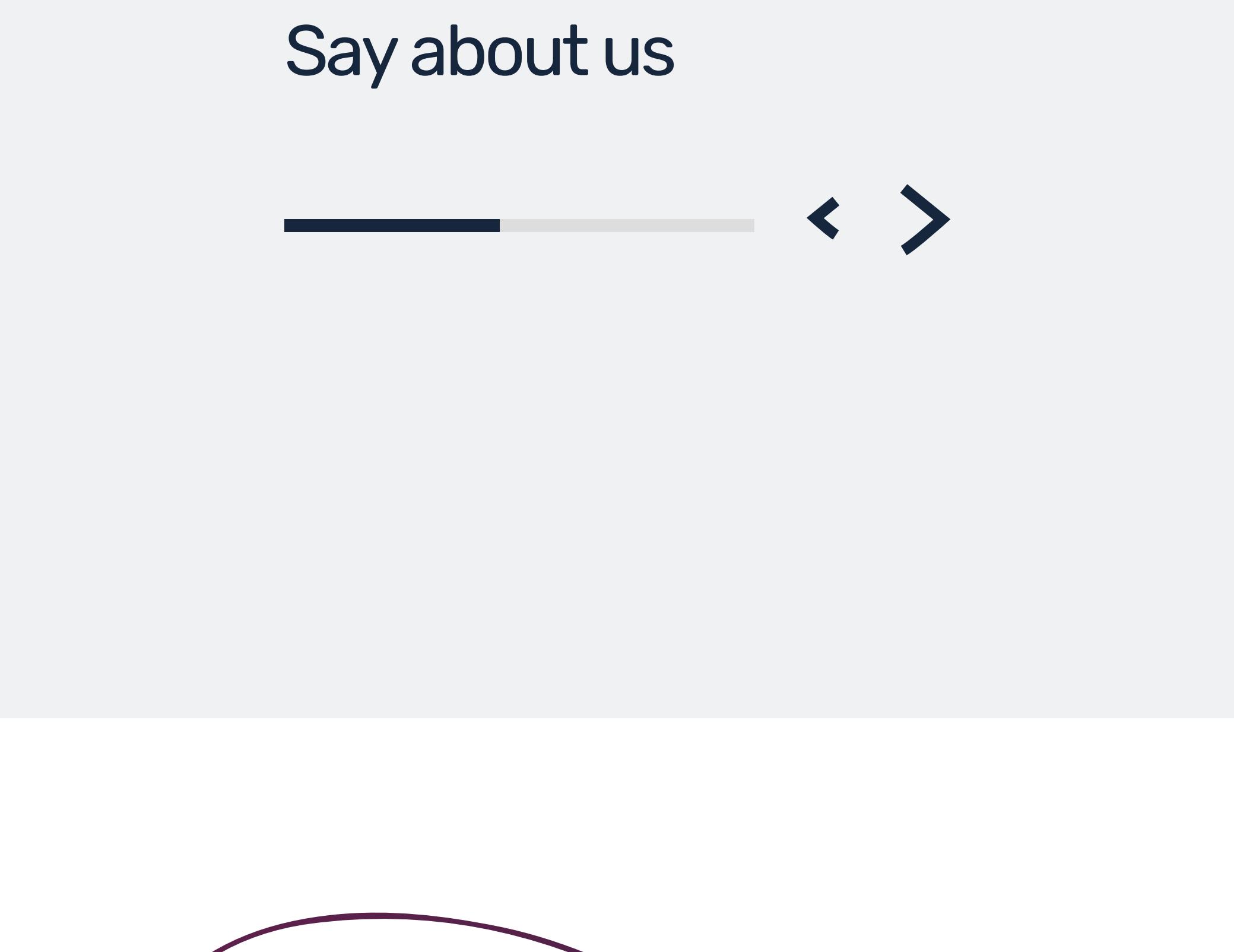
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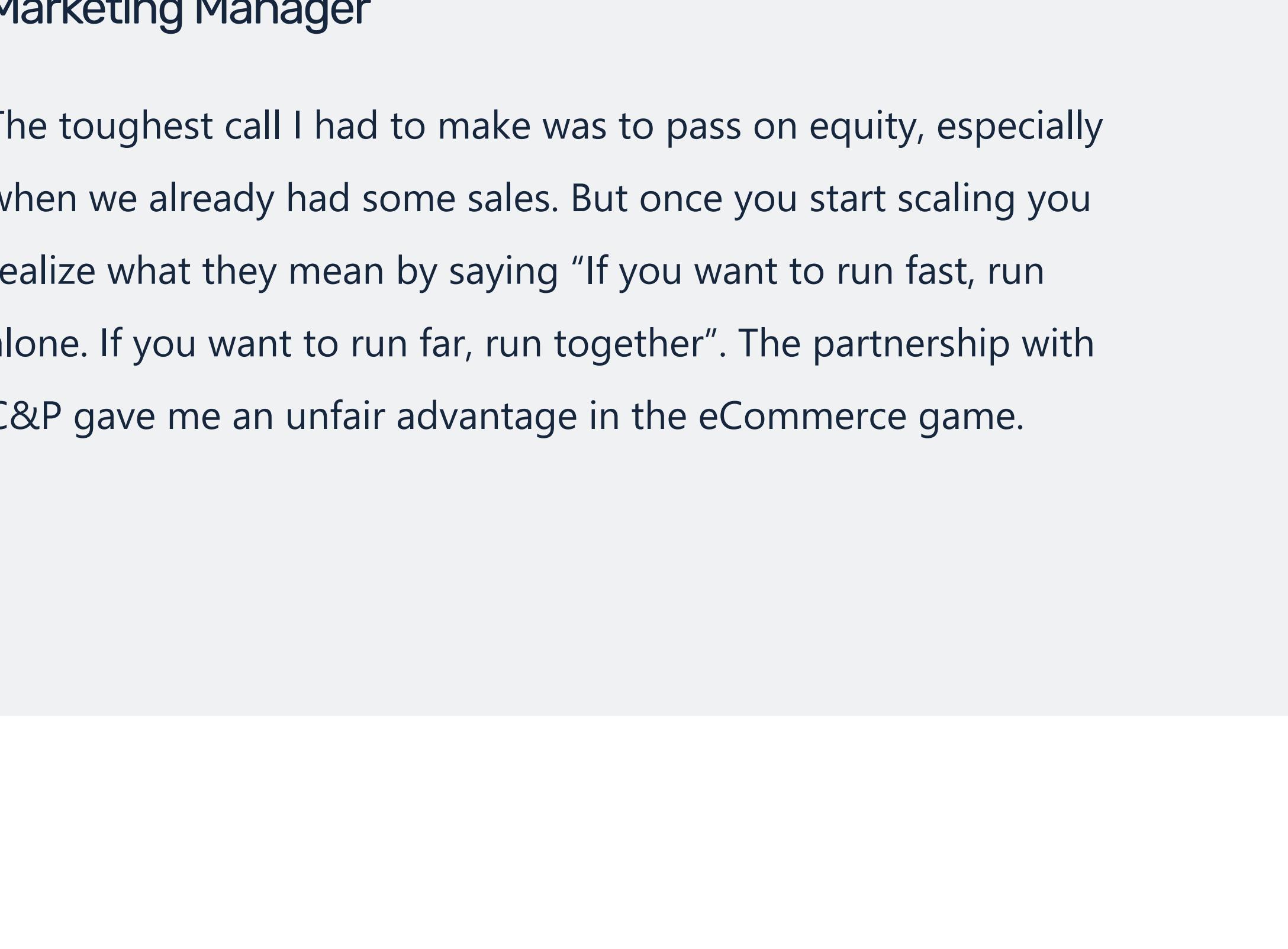
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Say about us****John Doe**
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The Power of Compounding

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The Power of Compounding

Age should never be an obstacle on your road to investing. Saving up for rainy days sounds like a viable plan. Yet, to do it accordingly, you will need to get on the right side of investing. When it comes to investing in your future, the earlier you start, the more financially potent you'll become down the line. By giving your money enough time to grow, you learn the pattern of discipline as well as the importance of financial independence. One of the ways to accomplish your financial goals is through compounding. With this superb financial tool, every pound you invest puts more money in your pocket and saves it for the future. Saved cash earns more interest, and the longer it does, the faster you can compound your earnings. But, let's not get ahead of ourselves. For the less informed and those looking to invest in a financially safer future, let's examine what compounding is, how it works, and how it serves your long-term savings plans.

How to Calculate Compounding?

Many Australians might turn to compounding as an investment method. Even so, they remain unaware that evaluating compound interest is an important part of the earning process. Therefore, when implementing compounding as a tactic, it is paramount that you start planning as early as possible. This way, you will be aware of your existing balance and will know what exactly you are investing in. The good news is, compound interest can be easily calculated, even for rookie investors.

To calculate it, multiply the principal initial principal by one, plus the annual interest rate increased to the number of compound periods, minus one. Thereafter, the initial loan amount will be subtracted in total from the value.

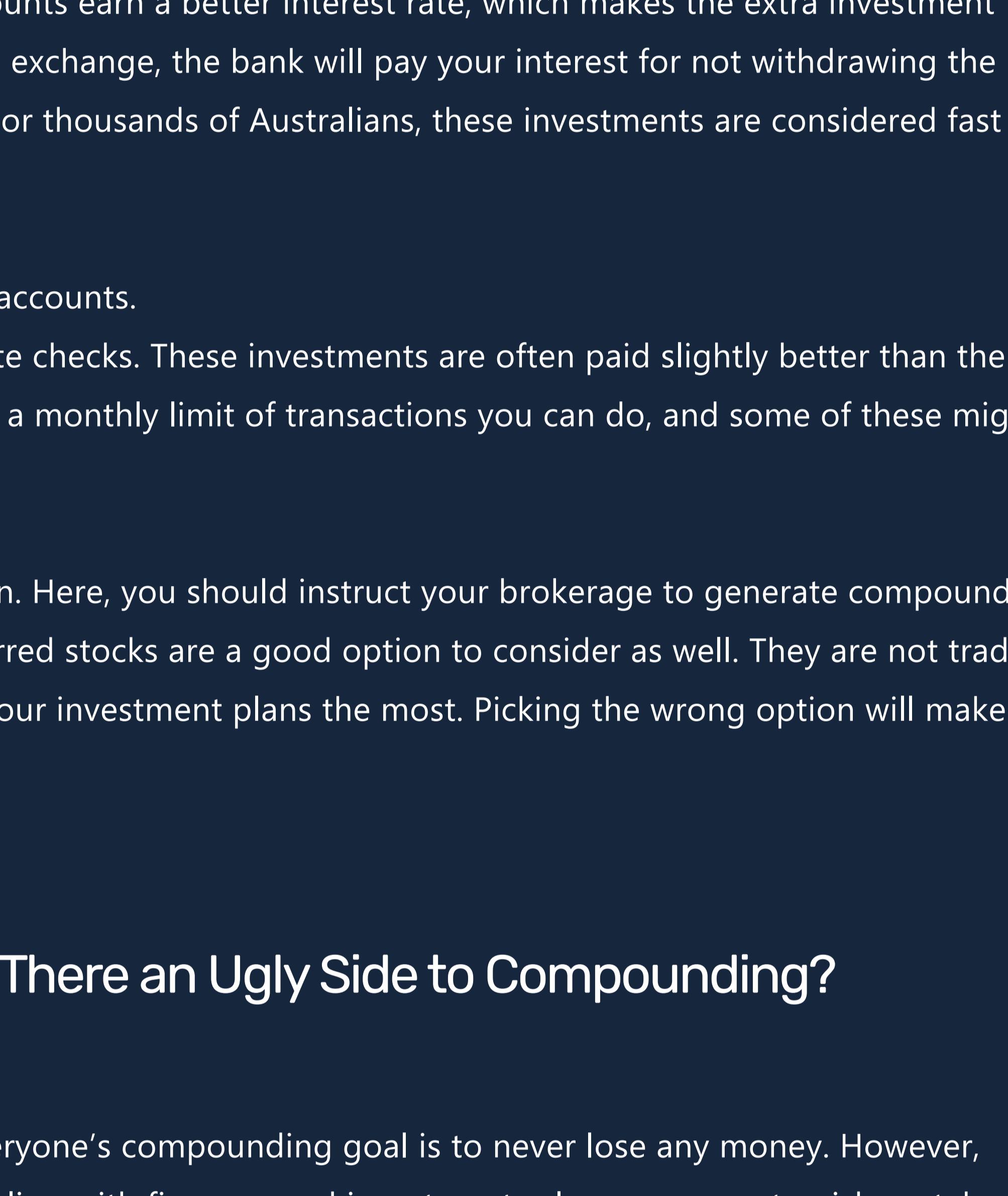
In formula, here's what it looks like:

$$[P(1+i)^n] - P = P[(1+i)^n - 1]$$

Here, P stands for the principal; i is the nominal annual interest rate in %, and n is the period of compounding.

What is Compounding?

By definition, compounding is an asset's ability to generate earnings over time. These earnings are later reinvested or maintained as an investment that continues generating profits. To put it simply, compounding is the process of generating future earnings based on earlier ones. Financial planning refers to many more aspects of life other than pensions, retirements, and purchasing real estate. Developing a suitable financial strategy that will allow you long-term financial security is a huge plus. Compounding is a method designed to ensure that you have multiple sources of earnings - now as well as in the future. With continuous compounding, every dollar earned begins to earn interest - on itself. Compounding, as a tactic, is not to be mistaken for linear growth, where only the principal earns interest.



What Types of Investment Can I Compound?

You will always have the choice and freedom to invest in anything you want and consider the most profitable. But, not all assets can compound positively. It takes time, patience, and careful planning to truly succeed in compounding and get settled for your golden year, finance-wise. At the same time, there are several types of investments that can compound easily, and you can choose the one that suits your future goals the best.

High-Interest Savings Accounts

This is an investment pricier than others. However, high-interest savings accounts earn a better interest rate, which makes the extra investment worth it. Banks can lend out the cash you invest into your savings account. In exchange, the bank will pay your interest for not withdrawing the funds you have. Here, you will earn the interest rate based on your deposit. For thousands of Australians, these investments are considered fast and low-risk.

Money Market Accounts

Basically, money market accounts operate the same as high-interest savings accounts.

The only exception is that you will be able to make ATM withdrawals and write checks. These investments are often paid slightly better than the Savings accounts. One of the cons, however, is that your account will impose a monthly limit of transactions you can do, and some of these might even charge a fee.

Stocks

To get more out of your stocks, dividend-paying stocks are a suitable solution. Here, you should instruct your brokerage to generate compound interest and reinvest the stocks automatically into buying more shares. Preferred stocks are a good option to consider as well. They are not traded as often as regular stocks. Ultimately, it will all boil down to what works for your investment plans the most. Picking the wrong option will make you unable to receive the desired dividend boost.

Why is Saving and Investing Important at a Young age?

Investments aside, during your youth, your greatest financial asset is having enough time. After you have paid your bills and have set-aside enough to pass the month, it's a smart idea to begin investing and spend what's left for partying and hobbies. Not every penny you have has to be spent immediately and on, dare we say, future-irrelevant aspects. At a young age, discipline can be learned the easiest if you first invest, and only then spend the leftover cash for partying and shopping. The risks are more severe when you earn from returns. Losses can happen, of course, but if you use your money wisely, you will have more time and freedom to recover from the financial rut. By losing some you gain some, so take any mishap down the line as a learning curve that will teach you how to gain financial freedom without overspending and overinvesting.

Is There an Ugly Side to Compounding?

Everyone's compounding goal is to never lose any money. However, dealing with finances and investments always comes at a risk, so take it as part of the process.

If you have entered investment waters, treating compounding only as a positive and never as a negative is a wrongful tactic to rely on.

Whilst compounding is highly beneficial for your investment plans, it can also end up in you choosing an inadequate investment option.

Therefore, it's wise to do your homework and understand how

compounding helps you earn money but also how it can cause you to lose them.

Investing is always a risky process but when conducted

rightfully, the downs are largely overshadowed by the ups. Choosing

the right investment and managing it closely is of crucial importance in compounding, especially if you are aiming for more gains than losses.

If you are aiming for a faster solution and a top-notch investment service, consult with one of our specialists today - Australia's Create and Protect Financial Planning advisor.

Remember, it all starts with savings. Contact us today to start your investment journey!

Consult with one of our specialists today. You are not a third party!!

Disclaimer: Information included in this post is of general nature, it has been prepared without taking into account your specific situation. It is not intended to be and does not constitute financial advice, investment advice, trading advice, or any other advice. You should not make any decision, financial or otherwise, based on any of the information presented here without undertaking independent due diligence and consultation with a professional accountant or financial adviser.

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Your journey starts here.

Text: Holistic and dynamic financial planning strategies that grow and adapt to meet your financial goals as you progress through life.

[Book a call / Contact us](#)



Looking to get ahead? Planning for tomorrow begins with Create & Protect's financial planning services.

Circumstances ebb and flow. Dreams are born and plans change—wealth creation is highly subjective and unique to each person. When you enlist the help of Create & Protect you'll be represented by financial planners who deeply understand this. Drawing on expertise gained from years in the industry helps us provide comprehensive and individualised plans that meet your exact needs.

Financial planning is so much more than just preparing for retirement. It's for the young and ambitious, the older professional and the growing family. It's for every Australian looking for a brighter financial future both for themselves and those around them. It's for those looking to improve their financial journey.



Getting curious? You're not alone.

Get more information from our FAQ's and discover if our financial planning services are right for you.

- I'm close to retiring. Is it too late to implement financial planning strategies? It's never too late to plan for the days ahead. In fact, ensuring you're organised financially for retirement is recommended. Retirement to many Australian spells freedom. You should be spending your time engaging in hobbies, being active in your community or in any other way you see fit—not worrying about your finances. Effective financial planning will keep you in control of your retirement.
- We're looking to buy our first home. Will your financial planning services help? Absolutely. A large number of our previous and existing clients sought financial planning advice when they were buying their first homes. Buying a property for the first time in any culture is a rite of passage and our financial planning strategies will help it go smoothly.
- I don't have that much capital. Is it worth looking into financial planning? We each have different circumstances and are at different stages of our financial journeys. The thing we all share however, is the ability to start down this path toward our financial goals at any time. Starting out with capital, no matter how big or small, is the first step towards financial betterment.

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Megan Johnston

Managing Director

Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was popularised in the 1960s with the release of Letraset sheets containing Lorem Ipsum passages, and more recently with desktop publishing software like Aldus PageMaker including versions of Lorem Ipsum.



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- FIND US**
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- PO Box 5560, Brandon Park VIC 3150

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Privacy and Policy Statement



PRIVACY POLICY : Boston Reed Pty Ltd ACN 091 004 885 (AFSL 225738) Version December 2018

This Privacy Policy sets out the information handling policies of Boston Reed Pty Ltd (Boston Reed) and its Authorised Representatives current as at 3 September 2018.

Boston Reed recognises the importance of privacy and we are committed to ensuring the privacy of your information. This policy explains the steps we have taken to comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

INFORMATION COLLECTION

We will only collect information that is reasonably necessary for us to perform our services. We will notify you if we intend to collect information and will only collect information with your consent. The type of information that we collect and hold about you depends on the type of product or service that we provide to you. The personal information that we hold about you may include but is not limited to:

- Name, address and contact details;
- Date of birth, age and your intended plans for retirement;
- Financial goals, needs, objectives and circumstances;
- Details of your dependents and beneficiaries;
- Financial information (for the purpose of preparing a financial plan and/or statement of advice);
- Information regarding your health (for some types of insurance);
- Your employment details (including your occupation, details of your employer, the nature of your employment and salary);
- Your tax file number (where you have given it to us);
- In some cases, insurance claim information;
- Identification documentation (which, in some cases, we are required to collect by law); and
- The products and services we provide, or have provided, to you.

We do not generally collect sensitive information about you unless required by applicable law or rules, or you have consented to it. Sensitive information includes information relating to:

- Race;
- Political or religious beliefs;
- Sexual preferences;
- Criminal convictions;
- Membership of professional or trade associations or unions; and
- Health information.

As set out above, we collect health information with your consent where it is relevant for some types of insurance.

USE OF YOUR PERSONAL INFORMATION

We use the personal information that you provide to us to assess your personal and financial circumstances and your risk tolerance so that we can formulate appropriate investment strategies and recommendations for you.

DISCLOSURE OF PERSONAL INFORMATION

We may disclose the personal information which we have about you to other organisations to assist us to implement and administer your investments, and provide you with certain products and services, including:

- Professional Advisers such as lawyers and accountants;
- Insurance companies;
- Financial institutions, including for the purpose of procuring finance for your investments where you have requested us to do so;
- Organisations offering products and services which you wish to invest in or obtain;
- Regulatory bodies if requested to do so; and
- To meet our legal obligations

We only use and disclose personal information about you for the purpose for which it was disclosed to us and for related purposes which would reasonably be necessary. For example, we may from time to time use your personal information to inform you of investment opportunities or to provide information about products and services which may be of interest to you. However, we do respect your right to ask us not to do this so please let us know if you do not want us to provide you with this additional information. We do not sell personal information to other organisations to allow them to do this. Your personal information may be disclosed to staff of our group's Vietnam Office in Ho Chi Minh City Boston Reed Pty Ltd's foreign office in Vietnam in order for us to provide our services to you.

Please note that by law, in some circumstances, we may be required to disclose your personal information to third parties without your authorisation such as to government authorities and law enforcement bodies in Australia and overseas.

QUALITY OF PERSONAL INFORMATION

It is in our interests to ensure that the personal information that we have about you is accurate, complete and up-to-date. To assist us with this, please advise us if you believe that any

of the information that we have about you is not accurate, complete or up-to-date and all reasonable efforts will be made to correct your information.

PERSONAL INFORMATION SECURITY

We are committed to keeping your personal information secure. We will use all reasonable steps to protect the personal information which we hold from misuse and loss, and from unauthorised access, modification and disclosure.

Where the information we collect is no longer required, we will delete the information or permanently de-identify it.

ANONYMITY AND PSEUDONYMITY

Where practical and within the law, you will be given an option to not identify yourself or use a pseudonym.

ACCESS TO PERSONAL INFORMATION AND CORRECTION

Under the Australian Privacy Principles, you have a right to access the information that we hold about you, except as

set out below. If you wish to access the information, please contact your representative and they will make arrangements for you to do so.

In some circumstances, we may refuse to give you access to your financial information. Those circumstances are set out

in the Australian Privacy Principles and include situations where we are required to do so at law or access is likely to prejudice an enforcement body in relation to unlawful activity or seriously improper conduct. If we are entitled, under the Australian Privacy Principles, to refuse to give you access to your personal information, we will tell you and provide reasons for our decision.

If you establish that your personal information is not accurate, complete or up-to-date, we will take reasonable steps to correct that information in accordance with the Australian Privacy Principles.

CONTACT US ABOUT PRIVACY

If you would like further information about how we handle your privacy or if you would like to make a complaint about how we handled your personal information, please contact:

Boston Reed Pty Ltd

Privacy Officer – Rachael Vandenberg PO BOX 422, Beaconsfield VIC 3807 Phone: (03) 9707 0154

WHAT INFORMATION DOES OUR WEBSITE COLLECT AND HOW DO WE USE IT?

This website uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses "cookies", which are text files placed on your computer to help the website analyse how visitors use the site. We use Google Analytics' 3rd-party audience data such as age, gender, and interests to better understand the behaviour of our customers and work with companies that collect information about your online activities to provide advertising targeted to suit your interests and preferences.

Create and Protect Pty Ltd collects data about your activities that does not personally or directly identify you when you visit our website, the website of entities for which we serve advertisements (our "Advertisers"), or the websites and online services where we display advertisements ("Publishers").

This information may include the content you view, the

date and time that you view this content, the products you purchase, or your location information associated with your IP address. We use the information we collect to serve you more relevant advertisements (referred to as "Retargeting"). We collect information about where you saw the ads we serve you and what ads you clicked on.

You may opt out of the automated collection of information by third-party ad networks for the purpose of delivering advertisements tailored to your interests, by visiting the consumer opt-out page for the Self-Regulatory Principles for Online Behavioral Advertising at <http://www.aboutads.info/> choices/ and edit or opt-out your Google Display Network ads' preferences at <http://www.google.com/ads/preferences>. You can prevent Google's collection and use of data (cookies and IP address) by downloading and installing the browser plug-in available under <https://tools.google.com/dlpage/gaoptout?hl=en>.

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