

**est.**

# Financial Needs Analysis





<b>Client</b>	
<b>Client Manager</b>	
<b>Phone</b>	
<b>Email</b>	
<b>Date of Appointment</b>	
<b>Time of Appointment</b>	

In order to provide you with the best possible guidance, it is vital that we build an understanding of your current situation and the areas in which we can best be of assistance.

This questionnaire represents the first step on your financial journey, and its purpose is twofold:

1. It will help us to prepare for our initial appointment, as it ensures that we have an understanding of your situation.
2. It may also help identify other issues that you may not have considered and can therefore be discussed with your est Client Manager.

The Team at est will gather further information at your initial meeting. If you are completing this questionnaire as a couple, we ask that you provide a joint response. If there are differences in some of your responses, you may wish to initial them so they can be discussed further.

	Important	Interested	Not Important
<b>Wealth Creation</b>			
I need to save more money for a specific goal (e.g. a house, car or child(ren)'s education)	✓		
I am interested in paying off my personal debts more quickly		✓	
I would like to reduce the amount of tax I currently pay			✓
I would like to know if I am packaging my salary effectively			
I would like to take more control of my superannuation			
II would like to know how to best invest my money			
I would like to consider an investment in shares/managed funds			
I would like to consider an investment in property			
I want to start planning for a financially secure retirement			
I want to know more about Centrelink benefits			
I would like to make my money last longer in retirement			
I need to save more money for a specific goal (e.g. a house, car or child(ren)'s education)			

<b>Wealth Protection</b>			
I want to ensure my family is financially secure if I die or suffer a serious illness			
I am unsure how I will manage financially if I am sick for a prolonged period			
I want to ensure the right people will inherit my assets when I die			
My employment status has recently changed, or is changing soon			
A recent event has prompted me to seek financial advice			
My family situation has recently changed, or is about to change			

## CONSIDER YOUR CURRENT LIFESTYLE.

What are the most important things in your life at the moment?  
(e.g., family, assets, job, reliable income, holidays, second property).



Why are they important to you?

Do you have any concerns about your current situation?

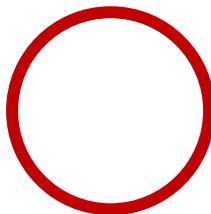
**What would you like to change about your financial situation or lifestyle? What must change?**

What do you want to change?

What are your financial dreams/aspirations?

What activities do you enjoy; e.g. any hobbies; sports; travel?

## Working Life



## *Retirement*

## **Customer Information**

Estimated Retirement Age:

### **Current Age**

### Years Before Retirement [A]

Years in Retirement (85 years) [B]

Desired Yearly Income [C]

Total Amount Required ( $B \times C$ ) [D]

## **Current Retirement Provisions**

## Superannuation

## Savings

## Shares/Bonds

## Equity - Not in your Home

## Anything Else?

## Total [E]

Retirement Shortfall ( $D - E = F$ )

#### Amount needed Yearly (F / A)

Amount needed Weekly ( / 52)

When is the best time to do something about this shortfall?

**APPOINTMENT INFORMATION**

Day and Date

Time

Your Appointment Location

est Financial hereby acknowledges receipt in the amount of \$290.00 (incl GST) from the following payment source, (Payable to est Capital Pty Ltd)

Cash

Cheque

Credit Card

**CLIENT INFORMATION**

Full Name:

Payment Description

Name of Card Holder

Amount \$

Type of Card

Card Number

Expiry

Card holders Signature

- I/We hereby agree to pay \$290 for our initial meeting with an est Financial Specialist.
- I/We understand that if est Financial is unable to assist us in any way whatsoever, this investment will be totally refunded with no questions asked.
- I/We agree to bring the documents listed in the 'What To Bring With You To Your Appointment' list so that our financial situation may be accurately assessed.
- I/We agree to allocate a minimum of 2 hours for the appointment and, if married or de facto, we will both attend the scheduled appointment.

The information I/we have provided in this document is complete and accurate to the best of my/our knowledge.

Client's Name:

Client's Signature X

Date:

Client's Name:

Client's Signature X

Date:

## Privacy Statement

At est Financial we recognise that your privacy is very important to you and it is to us as well. Your Strategist will collect personal and possibly sensitive information from you for the purpose of identifying and reviewing your financial and lifestyle objectives and to enable the delivery of most appropriate services.

The information you provide and any recommendations made will be kept on file and you are entitled to request access to any information held about you. In order to best meet your needs and provide you with our most suitable services, we may need to disclose your personal information to other parties. Typically these parties include authorised employees of est Financial, fund managers, life companies, related entities and other licensees.

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## ***Client Receipt***

Client Name .....  
.....

Name .....  
.....

Payment Amount .....  
.....

Payment Type .....  
.....

Date and Time of Appointment .....  
.....

Client Manager Name .....  
.....

Client Manager Signature  
X



<b>Title</b>
<b>Surname</b>
<b>Given Names</b>
<b>Date of Birth</b>
<b>Home Address</b>
<b>Post code</b>
<b>Year Moved In</b>
<b>Living Status:</b> Owned/Mortgage/Renting
<b>Previous Address</b>
<b>Post Code</b>
<b>Year Moved In</b>
<b>Best Contact Number</b>
<b>Email Address</b>
<b>Marital Status</b> (please circle)
<b>Type of Employment</b>
<b>Email Address</b>
<b>Employer</b>
<b>Date Started</b>
<b>Position/Occupation</b>
<b>Previous Employer</b>
<b>Previous Position</b>
<b>Length of Employment</b>
<b>Taxable Income</b>

<b>Client 1</b>		<b>Client 2</b>	
\$ PW	Status:	\$ PW	Status:
Single I Divorced I Life Partner I Married De Facto I Separated I Widowed			
Full Time I Part Time I Casual I Self-Employed			
\$	\$		

	Client 1	Client 2
<b>Less Salary Sacrifice</b>	✓	✓
<b>Additional Benefits</b>	To:	To:
<b>Family Benefits</b>		

### *Financial Dependents*

The table below show the details of any individuals who are financially dependent on you:

Name	D.O.B	Relationship	Financial Dependant	Until Age?	Sex

Important: This is not an application for Finance. Should you have any inquiries regarding how est Financial navigates the Privacy Act, kindly consult the Privacy Policy on our website: [www.est.com.au](http://www.est.com.au).



	<b>Value of Asset</b>	<b>Amount Owing</b>	<b>Repayment</b>	<b>Frequency</b>	<b>Lender</b>
Home	\$	\$	\$	\$	\$
Home Contents	\$	\$	\$	\$	\$
Motor Vehicle 1	\$	\$	\$	\$	\$
Motor Vehicle 2	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$
Credit Card 1 (credit limit)	\$	\$	\$	\$	\$
Credit Card 2 (credit limit)	\$	\$	\$	\$	\$
Credit Card 3 (credit limit)	\$	\$	\$	\$	\$
Credit Card 4 (credit limit)	\$	\$	\$	\$	\$
Store Card	\$	\$	\$	\$	\$
Personal Loans	\$	\$	\$	\$	\$
Overdraft/Business Loans	\$	\$	\$	\$	\$
Investment Property 1	\$	\$	\$	Rent \$	\$
Investment Property 2	\$	\$	\$	Rent \$	\$
Inv. Property Contents	\$	\$	\$	\$	\$
Other Investments 1	\$	\$	\$	\$	\$
Other Investments 2	\$	\$	\$	\$	\$
Cash/Savings Account	\$	\$	\$	\$	\$
Superannuation 1	\$	\$	\$	\$	\$
Superannuation 2	\$	\$	\$	\$	\$
Guarantor Yes/No - Details	\$	\$	\$	\$	\$
Child Maintenance	\$	\$	\$	\$	\$
Offset Account	Yes <input type="radio"/> No <input checked="" type="radio"/>			Amount in Offset \$	

<b>Risk Management</b>	<b>Client 1</b>	<b>Client 2</b>
Life Insurance	Yes <input type="radio"/> No <input checked="" type="radio"/> \$	Yes <input type="radio"/> No <input checked="" type="radio"/> \$
Total and Permanent Disability Insurance	Yes <input type="radio"/> No <input checked="" type="radio"/> \$	Yes <input type="radio"/> No <input checked="" type="radio"/> \$
Income Protection	Yes <input type="radio"/> No <input checked="" type="radio"/> \$	Yes <input type="radio"/> No <input checked="" type="radio"/> \$
Trauma Cover	Yes <input type="radio"/> No <input checked="" type="radio"/> \$	Yes <input type="radio"/> No <input checked="" type="radio"/> \$
Smoker	Yes <input type="radio"/> No <input checked="" type="radio"/> \$	Yes <input type="radio"/> No <input checked="" type="radio"/> \$
Is risk management important to you?	Yes <input type="radio"/> No <input checked="" type="radio"/> \$	Yes <input type="radio"/> No <input checked="" type="radio"/> \$

<b>Investment Assets (shares, collectables, etc.)</b>	<b>Owner</b>	<b>Amount</b>
Total		
<b>Superannuation Accumulation Assets</b>	<b>Owner</b>	<b>Amount</b>
Total		

<b>Pension and Annuity Assets</b>		<b>Owner</b>	<b>Amount</b>				
<b>Total</b>							
<b>Property Details</b>							
	<b>Year Purchased</b>	<b>Purchase Value</b>	<b>Loan Type</b>	<b>Fixed or Variable</b>	<b>Interest Rate</b>	<b>TitleName/ Percentage</b>	<b>Suburb</b>
Home		\$					
Investment Property 1		\$					
Investment Property 2		\$					
Investment Property 3		\$					
<b>General Insurance</b>		<b>Insurance Provider</b>					
Home and Contents	Yes <input type="radio"/> No <input checked="" type="radio"/>						
Car, Boat	Yes <input type="radio"/> No <input checked="" type="radio"/>						
Landlord	Yes <input type="radio"/> No <input checked="" type="radio"/>						
Notes							
<b>Any Known Credit Impairments (e.g. Defaults, Court Actions, Bankruptcy, etc.)</b>							
<b>Best Contact Details</b>				<b>Name</b>	<b>Number</b>		
<b>Client One</b>		<b>Client Two</b>					
I declare the information provided is to the best of my knowledge true and correct.		I declare the information provided is to the best of my knowledge true and correct.					
If being referred to est Financial, I consent to the third party being provided with my information.		If being referred to est Financial, I consent to the third party being provided with my information.					
I understand that I may be provided with services by other est Financial related companies.		I understand that I may be provided with services by other est Financial related companies.					
I confirm and understand that the information provided by me may be passed on to third parties by est Financial who will use the information for similar reasons and are subject to their privacy policies.		I confirm and understand that the information provided by me may be passed on to third parties by est Financial who will use the information for similar reasons and are subject to their privacy policies.					
Signature		Signature					
Print Name		Print Name					
Date		Date					
<b>Client Manager Consultant Name</b>		X					

**Are You Operating A Business As**

	Yes	Name of Business	ABN
Sole Trader			
Partnership			
Company			
Trust			

**Have You Completed Last 2 Years Tax Returns**

Tax Year	20/	20/	
	Yes	No <input type="radio"/>	Yes <input type="radio"/> No <input checked="" type="radio"/>

**Further Information and notes**

(This section contains five blank lines for notes or additional information.)

**Additional Information**

Tax Year	20/	20/
Gross Turnover		
Less Expenses		
Net Profit/Loss		
Taxable Income(s)		

**Plus Adbacks**

Tax Year	20/	20/
Interest		
Depreciation		
Superannuation		

**Accountant Details**

Contact Name	Phone
Accountancy Firm	
Email	

**I/We give permission for our accountant to release our financial information to est Financial related companies**

Signature 1	Signature 2

Expense Type		Per Week	Per Month	Per Year
YOUR HOUSE				
Maintenance & Repairs	\$	\$	\$	
Security	\$	\$	\$	
Swimming Pools & Spas	\$	\$	\$	
Gardens & Fences	\$	\$	\$	
Pest Control	\$	\$	\$	
Your House Sub Total	\$	\$	\$	
UTILITIES				
Council Rates	\$	\$	\$	
Body Corporate Fees	\$	\$	\$	
Electricity	\$	\$	\$	
Gas	\$	\$	\$	
Water	\$	\$	\$	
Home Phones	\$	\$	\$	
Mobile Phone 1	\$	\$	\$	
Mobile Phone 2	\$	\$	\$	
Kids Phone	\$	\$	\$	
Internet	\$	\$	\$	
Pay TV	\$	\$	\$	
Utilities Sub Total	\$	\$	\$	
FOOD/GROCERIES				
Supermarket	\$	\$	\$	
Convenience Items	\$	\$	\$	
Food/Groceries Sub Total	\$	\$	\$	
HEALTH & MEDICAL				
Doctor	\$	\$	\$	
Dentist	\$	\$	\$	
Optometrist	\$	\$	\$	
Other	\$	\$	\$	
Chemist & Health Shop	\$	\$	\$	
Health & Medical Sub Total	\$	\$	\$	
PERSONAL				
Haircare, Make-up, Toiletries	\$	\$	\$	
Dry Cleaning	\$	\$	\$	
Personal Sub Total	\$	\$	\$	
CLOTHING & FOOTWEAR				
Work Clothing/Uniform	\$	\$	\$	
Social Clothing	\$	\$	\$	
Sports Clothing	\$	\$	\$	
Footwear	\$	\$	\$	
Clothing & Footwear Sub Total	\$	\$	\$	

Expense Type		Per Week	Per Month	Per Year
RECREATION & ENTERTAINMENT				
Movies, Concert, Theatre	\$	\$	\$	
Netflix, Subscription Services	\$	\$	\$	
Takeaway Meals	\$	\$	\$	
Dining Out	\$	\$	\$	
Pub/Nightclubbing	\$	\$	\$	
Cigarettes/Vapes	\$	\$	\$	
Alcohol	\$	\$	\$	
Entertainment / Rec Sub Total	\$	\$	\$	
HOBBIES & SPORTS				
Sports Equipment Hire	\$	\$	\$	
Subscriptions	\$	\$	\$	
Club Memberships & Fees	\$	\$	\$	
Gym Memberships	\$	\$	\$	
Hobbies & Sports Sub Total	\$	\$	\$	
EDUCATION				
School & Course Fees	\$	\$	\$	
School Uniforms	\$	\$	\$	
Equipment & Books	\$	\$	\$	
Education Sub Total	\$	\$	\$	
GIFTS & DONATIONS				
Birthday Gifts	\$	\$	\$	
Christmas Gifts	\$	\$	\$	
Wedding Gifts	\$	\$	\$	
Donations	\$	\$	\$	
Gifts & Donation Sub Total	\$	\$	\$	
HOLIDAYS & TRAVEL				
Travel Fare & Fuel Costs	\$	\$	\$	
Hire Car & Associated Costs	\$	\$	\$	
Accommodation	\$	\$	\$	
Meals	\$	\$	\$	
Sightseeing	\$	\$	\$	
Holidays & Travel Sub Total	\$	\$	\$	
INSURANCE				
Building / House Insurance	\$	\$	\$	
Contents Insurance	\$	\$	\$	
Private Health Insurance	\$	\$	\$	
Life Insurance	\$	\$	\$	
Income Protection	\$	\$	\$	
Car Insurance - 1st Car	\$	\$	\$	
Car Insurance - 2nd Car	\$	\$	\$	
Insurance Sub Total	\$	\$	\$	
EXISTING INVESTMENTS				
Managed Funds / Shares	\$	\$	\$	
Additional Superannuation	\$	\$	\$	
Investments Sub Total	\$	\$	\$	

Expense Type	Per Week	Per Month	Per Year
<b>TRANSPORTATION</b>			
Petrol & Oil	\$	\$	\$
Car Maintenance & Repairs	\$	\$	\$
Car Registration - 1st Car	\$	\$	\$
Car Registration - 2nd Car	\$	\$	\$
Public Transport	\$	\$	\$
Taxi	\$	\$	\$
Parking Fees / Tolls / Licence	\$	\$	\$
Caravan	\$	\$	\$
Motorbike	\$	\$	\$
Boat	\$	\$	\$
Transportation Sub Total	\$	\$	\$
<b>CHILDREN</b>			
Childcare	\$	\$	\$
Child Support	\$	\$	\$
Music / Dance Lessons	\$	\$	\$
Other	\$	\$	\$
Children Sub Total	\$	\$	\$
<b>PETS</b>			
Pet Food	\$	\$	\$
Vet Expenses	\$	\$	\$
Pet Sub Total	\$	\$	\$
<b>REGULAR PAYMENTS</b>			
Car Loan	\$	\$	\$
Rent / Board	\$	\$	\$
Mortgage Repayments	\$	\$	\$
Equipment Rentals	\$	\$	\$
Store Cards	\$	\$	\$
Hire Purchase	\$	\$	\$
Personal Bank Loan	\$	\$	\$
Personal Loan	\$	\$	\$
Regular Payments Sub Total	\$	\$	\$
<b>OTHER EXPENSES</b>			
Appliances & Furniture	\$	\$	\$
Major Improvements	\$	\$	\$
Tools Purchased	\$	\$	\$
Other	\$	\$	\$
Other Expenses Sub Total	\$	\$	\$
<b>TOTAL</b>			
	\$	\$	\$



## *What Happens Next?*

Upon receiving your personal information, est Financial will evaluate your eligibility for a customised program.

- Expect a call from Customer Service within 24 to 48 hours to confirm with you.
- Each appointment lasts a minimum of 2 hours.

You will receive a confirmation letter via email detailing the day, date, and time.

Additionally, est Financial will send a confirmation call and text reminder, so you know to bring your paperwork. Please check the 'What to Bring' checklist on the next page.

On the appointment day, you'll meet with an est Financial Consultant who will present a tailored strategy to help you achieve your financial goals.

To make the most of your meeting, jot down any questions or thoughts you want to discuss and bring them with you.

*Congratulations on taking the next step  
on your journey to financial freedom.*

## What to bring with you to your appointment

So that we can be confident that we are working with the most accurate and up-to-date figures it is important that you locate and produce the documentation outlined below for your appointment.



### → Identification



- Drivers Licence and Passport, or
- Sufficient ID to satisfy a 100-point check:
- Passport (70), Birth Certificate (70),
- Citizenship Certificate (70), Drivers License (40),
- Pension/Health Card (40), Credit, ATM or Medicare Card (25), Marriage Certificate (25)

### → Financial

- 6 months recent bank account statements (savings and/or cheque)
- 6 months recent loan account statements (home loan, vehicle/other)
- 3 months recent credit card statements
- Council Rates notice and Water rates notice of your existing home (and any other investment properties)
- Recent superannuation statement/s



### → Wages/Salary Earner



- 2 recent Pay Slips
- Last 2 years Group Certificates and Tax Assessments
- For regular overtime/bonus/commission income in addition to the above, letter from employer stating the overtime/bonus payments, and regular and guaranteed income

### → Self-Employed

- In addition to the above PERSONAL income verification, BUSINESS income verification required as follows:
- Last 2 years Tax Assessments
- If trading 2 years and your tax returns are not available, interim figures (profit & loss) for last/current year.



## Now You Know the Facts

There are only three decisions you can make about your financial future:

### 1. Do Nothing

- Your financial position stays stagnant—nothing changes.
- You'll keep paying \$\_\_\_\_\_ per year more in tax than necessary.
- You'll continue paying your mortgage in after-tax dollars, costing you thousands in extra interest and years of repayments.
- You risk relying on the Age Pension like 92.4% of Australians.\*
- You may leave little or no inheritance for your loved ones.

### 2. Procrastinate

- The outcome is the same as doing nothing.
- Procrastination is a “thief of time” that robs you of opportunities.
- Decisions left unmade are decisions made for you. Years later, you might look back and say, “I wish I had done that—I’d be better off now.”

### 3. Act Now

- Save \$\_\_\_\_\_ per year in tax—you’ve earned it and you deserve to keep it.
- Pay off your mortgage in much less time than the banks would like.
- Consolidate your debt into one manageable payment, subsidised by your tax savings and rental income.

*“Only you can create your financial future,  
when you’re ready, est will guide the way.”*

# *The est Financial Advantage*

We're here to simplify financial decisions and unlock opportunities that help you build wealth.

No matter where you are in your financial journey, our expert team will guide you every step of the way.



## *In Conclusion*

### *Failing to Plan Means Planning to Fail*

No matter where you are in life, setting clear goals and planning ahead prepares you for the opportunities and challenges that lie ahead. For many, the greatest fear is outliving their money. Yet, too often, fear of poverty is ignored or left unaddressed—until it's too late.

### *Choose Financial Security Over Poverty*

Poverty robs people of dignity and freedom. There is no glory in struggling, especially in your later years. While many wish for financial security, few take the crucial steps to make it a reality. The choice is clear, take action today to pave the way to a secure and prosperous future.

### *The First Step Is Action*

Financial security starts with desire and a plan. You have the power to create a better future, and we're here to help you turn that plan into reality.

*"Dream of a better future,  
invest to make it happen."*

## *Think Bigger. Plan Smarter.*

Why expect the worst when you can aim for the best? Imagine a future free from financial stress. Success starts with understanding your goals and overcoming limiting beliefs. When you remove doubt and take action, the possibilities are endless.

## *Persistence is Key to Success*

Achieving financial security isn't a walk in the park—it requires knowledge, strategy, and commitment. Those who succeed do so with a plan, a clear vision, and the determination to see it through.

## *Don't Stand in Your Own Way*

The first step to success is putting your plan on paper. At est Financial we help you define what you want to achieve, when you want to achieve it, and how to make it happen.

*A single good plan can transform your financial future—but it won't happen by itself.*

## *Your Plan in Action*

- Clarity – Understand where you stand today to shape a better tomorrow.
- Confidence – Set short-term goals that build long-term success. Knowledge replaces fear.
- Control – Make your finances work for you, not the banks.  
The best time to act is now—let est. help you create a plan that works.

At est Financial, we believe financial knowledge empowers better decisions. Here are answers to some of the most common questions we get asked.

### **Good Debt vs. Bad Debt – What's the Difference?**

Not all debt is created equal. Good debt works for you—it funds investments that grow in value and put money in your pocket. Bad debt drains your finances—think credit cards, car loans, or payday loans that accumulate high-interest costs. At est Financial we help you structure your finances so your debt builds wealth instead of holding you back.

### **What Are Shares?**

Shares (or stocks) represent ownership in a company. When you buy shares, you own a part of that business and may receive dividends (profit-sharing) or capital growth (rising share prices). Smart investing means knowing when to buy and sell. At est Financial we guide you through the world of shares to maximise your wealth-building potential.

### **What Is a Managed Fund?**

A managed fund is a portfolio of investments overseen by professionals. Instead of buying individual assets, you purchase units in a diversified fund. The value of these units fluctuates daily based on market performance. est. helps clients find the right mix of investments tailored to their financial goals.

### **What Is Asset Allocation?**

Diversification is key. Asset allocation is how your money is spread across different investment types—property, shares, bonds, and cash. A well-balanced portfolio minimizes risk while maximizing returns. est. works with you to create a strategy that fits your goals.

### **Understanding Gearing – Positive, Negative & Neutral**

Gearing refers to borrowing money to invest.

- Negative gearing: When your investment costs more than it earns (potential tax benefits).
- Positive gearing: When your investment generates more income than expenses.
- Neutral gearing: When income and costs break even.

*At est Financial we help you structure your investments to take full advantage of gearing strategies.*

## Your Financial Power with est.

### **Investment Loan vs. Home Loan – What's the Difference?**

An investment loan funds an income-generating property, while a home loan finances your primary residence. Lenders often charge higher interest rates for investment loans, but est. can help you secure competitive rates and structure your loans effectively.

### **Can I Use Home Equity as a Deposit?**

Yes! Equity is the difference between your home's value and what you owe. Instead of saving for years, you can leverage equity to fund another property. est. helps clients unlock the potential of their home equity to build wealth faster.

### **Do I Need to Be Wealthy to Invest in Property?**

Not at all! Smart investing is about strategy, not income level. With rental income, tax benefits, and financial structuring, many investors generate wealth without increasing their financial burden. At est Financial we help everyday Australians enter the property market confidently.

### **What Is LVR (Loan to Valuation Ratio)?**

LVR measures how much you're borrowing compared to a property's value. For example, if you buy a \$500,000 home with a \$250,000 mortgage, your LVR is 50%. A lower LVR means better loan terms. est. helps optimise your borrowing capacity.

### **What Is Lenders Mortgage Insurance (LMI)?**

LMI is an insurance premium lenders charge when your deposit is below 20%. It protects the lender—not you. est. works to minimise or avoid LMI costs where possible.

### **What Is a Self-Managed Super Fund (SMSF)?**

An SMSF gives you control over your retirement investments, allowing you to invest in property, shares, and other assets. It comes with tax benefits but requires careful planning. est. helps clients structure their SMSFs effectively for long-term growth.

### **What Is Depreciation in Relation to Tax?**

Property investors can claim depreciation—the gradual loss of value in assets like fixtures and fittings and building costs—as a tax deduction, reducing taxable income. At **est Financial**, we ensure you maximise every tax advantage available.

# est.

## *Connect with us*

Call Us: 1300 123 EST (378)

Email: [info@est.com.au](mailto:info@est.com.au)

Website: [est.com.au](http://est.com.au)

Visit Us: Level 18, 1 Castlereagh St, Sydney NSW 2000

