



Understanding life's journey.

What matters most in life is not the things we have, but the things we are able to do.

At Via, we understand all the choices that make up your unique pathway in life – and our role is to protect and manage your wealth, so you can focus on what’s important to you. That might change over the years. It could be business or professional success, time with your family, your lifestyle in retirement – or providing a legacy for the next generation.

Our promise is simple: we work as an expert team to provide simple, transparent advice and solutions.

You can depend on us to provide stability at every stage, no matter what life throws your way, so you can make more confident and mindful financial decisions.

For us, financial success is a means to an end – not a destination in itself. It’s about the freedom to live your life the way you want. Derived from the Latin word for ‘by way of’, our name Via reflects that journey. We will guide you when you reach life’s crossroads, and help you overcome any obstacles along the way.

**Understanding
your journey.**

Personal journey

At Via, we start by developing a simple roadmap to guide you on life's journey – and we are always available to help you make mindful financial decisions.

That may include tax-effective, long-term investment and income strategies, insurance to protect the things that matter most, finance to fund opportunities as they arise, or superannuation and retirement planning.

No matter what you want to get out of life, and where you are today, your Via adviser is here to help.

Family journey

Starting a family is exciting, but it also adds to your financial responsibilities. At Via, we'll guide you through the important decisions so you can relax, and spend more time making lifelong memories together.

This includes tax-effective income strategies, planning for school fees, income protection and estate planning – as well as owning your own home sooner.

Business journey

We understand your personal and business finances are inextricably linked – and that's why it's even more important to ensure you protect your business revenue and assets from unexpected events.

Your Via adviser will work through your business and income generation structures, manage the risks of losing key staff, protect your interests as an owner and check buy-sell agreements are in place.



Planning

Your map to guide life's journey.

At Via, we start with a deep understanding of where you are now, and where you'd like to be in the future.

Together, we'll develop a simple pathway to realise those goals, and make sure you have the conviction to stick with your plan.

Every journey starts with the first step.

Every journey is a unique path, and it is never too late to get started. For us, it's about having a conversation about what you'd like your life to be – now, in five years time, and in the longer-term. Where you'd like to live, where your children will go to school, and what your retirement will feel like. Every choice you make from today will get you there.

Your plan may include specific strategies for superannuation and retirement planning, tax effective debt, cash flow and savings, wealth protection and estate planning – as well as your investments. And we'll be there with you, every step of the way, making it easy to follow your path.

“The scope and depth of service provided by Via exceeded our expectations. Our individual circumstances and needs were tailored to, and the insurance and investment options were suitably matched. The process undertaken to achieve this included personalised and thoughtful client consultation, and thorough research by the team.

Via have boosted the confidence we have in our future and we appreciate their ongoing support – especially when they see opportunities for us.”

Brianna and Greg Lofhjelm



Investment

Grow on your path
to financial freedom.

Markets, by their very nature, are unpredictable. Your Via adviser can cut through any complexity or uncertainty to develop, implement and manage a straightforward investment plan. We'll keep costs low, and ensure it's both tax effective and diversified for long-term wealth creation.

Our investment services include assessing your appetite for risk and making sure your investment portfolio is diversified across asset classes and global markets to protect and grow your wealth. We can then help you to manage your ongoing investment strategy, and ensure your super is working as hard as it can to provide income in retirement.

“I've been in the finance industry for over 14 years, and have come across many financial planners – but none have stacked up to be as proficient and reliable as the Via team. Alongside many of my clients and family who have received excellent advice from Via, I myself have benefited from the recommendations provided by their friendly partners and staff.”

Adam Johns CA CTA



Finance

Secure your future
with smart financing.

It's always a good idea to get a second opinion on your loans, and Via provides a considered perspective that puts your interests first. We will take the time to understand your needs and wants, to tailor a financial solution to fit your unique circumstances.

Via's financing services can help you make the most of your money. By refinancing we can make sure you are not paying too much, release equity on your home for investment opportunities, or restructure your loan to minimise tax.

“Via provided a strategic finance solution that challenged the traditional lending process. By maximising the borrowing capacity against our home we could invest in our business and other assets. With Via's continued guidance we have a monitored mortgage solution focused on repaying non-deductible debt first, minimising tax, maximising cash flow and accelerating the growth of our family's long term wealth.”

Matthew and Sharmayne Frost

At Via, we believe in making time for what really matters – and that includes important conversations about risk. Your ability to earn an income is your most valuable asset. Isn't it worth protecting?

Life can be unpredictable, so we'll put measures in place to protect your income, your family and your business assets and revenue.

From income protection, life, total and permanent disability (TPD) and trauma insurance, we can clearly explain what you need to consider – and what level of coverage you need. And if you also have a business, we'll make sure you have strategies in place to protect your assets, revenue and ownership structure. We also understand that the underwriting process can feel complex, so we'll help you with the paperwork – and if you ever need to claim, we'll be there as your advocate.

“Via are very easy to deal with, and approach client interactions with care. We had to claim on our Critical Illness policy after my wife was diagnosed with breast cancer, and thank goodness we had the insurance. Their team could not have been more attentive or thorough in the claims process during a very stressful time. I'd have no hesitation in recommending Via.”

Ewan Morton



Management

Advice and guidance
at every stage of life.

Via's ongoing financial services support you at every stage of life, helping you make more confident decisions about everything you and your family can do.

From starting a family to estate planning and retirement, it's good to know you have someone on your side – with the expertise and insights you need to make the right choices today, without risking your future.

Our clients know they can call us at any time to discuss an opportunity or setback, or get advice on any financial decision. We understand the potential implications, and can introduce you to trusted partners who can help with your tax accounting, estate planning or business agreements.

“During the years we have been associated with Via, the team has exercised a realistic and compassionate approach to our affairs - especially when my husband passed away. We were not wealthy, so we needed to make sure our finances were used to the best advantage. Over this time the team have put strategies in place to reduce taxes and maximise entitlements, always making themselves available when needed.

Via has made my life far more easier in troubled times and I am sincerely thankful.”

Valda Jenner

An expert team.

For more than 20 years, we've worked together to help people at all stages of life take the first steps on their path to financial freedom. They might be just starting in their career or business, facing an unexpected hurdle such as illness or separation, or ready to take on more responsibilities.

No matter where you are now, and where you want to be, our team has the experience, knowledge and insights to help you get there.

When Life Risk Management and Monet Financial Solutions came together to form Via, we wanted to

create a financial advice and wealth management business with a distinctive collaborative philosophy. We believe by helping our clients make more mindful money decisions every day, they will feel confident in their plan for the future.

Based in Sydney and the Northern Rivers region of NSW, our specialists in wealth management, finance and personal and business insurance are all accredited, highly experienced, and unified in their approach. Feel confident Via has the energy and focus to guide you through life's journey.

Start your journey.

Your journey doesn't fit in a box or conform to a checklist. So we'll take the time to get to know you and your family, your hopes and dreams. And then we'll make it simpler for you to have the life you want, now and in the future.



Questionnaire before your first appointment



Discovery meeting



Plan presentation



Mutual commitment



45 day follow-up



Progress meetings

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