

A photograph of a family of four laughing joyfully. A man with glasses and a beard is in the center, wearing a blue and white striped shirt. A woman is leaning over him from the left, also laughing. A young girl is lying on her back in the foreground, laughing with her mouth wide open. The background is a blurred indoor setting.

Building a Brighter Future

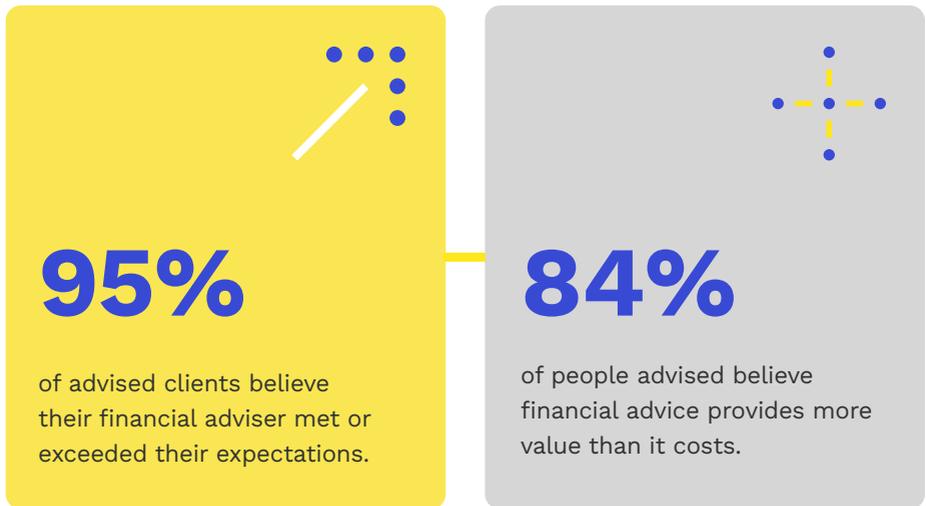
We're here to help you better understand your finances and put the plans in place to reach your goals — no matter where you are in life.

Whether you're starting a new stage in life, building wealth, planning for retirement or enjoying your later years — Bridges have the knowledge and expertise to create a financial plan you believe in.

Together with **Heritage Bank**
People first.

We know the value of financial advice

Everyday we see first-hand the incredible difference financial advice can make. It's so much more than just financial security. It's the improved lifestyle, peace of mind and emotional wellbeing that comes from knowing a financial plan is in place and that you're working towards your goals.



**Source: IOOF Survey 2020: The True Value of Advice – A study of 12,643 Australians*

The Bridges Way

At Bridges, our foundations are built on trust. We take the time to get to know our clients and what they want to achieve, then work together to make it happen.

It's a privilege to be trusted by people to look after their financial affairs, and we're determined to improve every one of our clients' lives through financial advice.

We call it The Bridges Way.

At Bridges we make it easier than ever to visualise and understand your finances.

Is now the time for financial advice?

If you're thinking about any of the following — now could be a great time to consider financial advice:

- Beginning a new life stage
- Achieving a financial goal
- Managing your finances
- Assistance in a specific area, such as investments or succession planning

Services and Support

At Bridges our financial planners are able to help across a broad range of needs and services including:

- Cash flow management
- Investment services
- Superannuation optimisation
- Retirement planning
- Personal and business protection
- Estate planning
- Aged Care support



Get in touch today

If you would like to learn more about financial advice or speak to a Bridges Financial Planner please drop into your nearest Heritage Bank branch or call 13 14 22.



This publication is issued by Bridges Financial Services Pty Ltd | ABN 60 003 474 977 | ASX Participant | Australian Financial Services Licence Number 240837.

This is general advice only and has been prepared without taking into account your particular objectives, financial situation and needs. Before making an investment decision based on this information, you should assess your own circumstances or consult a financial planner.

Heritage Bank, a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125, AFSL and Australian Credit Licence 244310 (Heritage Bank) has a financial advice referral arrangement with Bridges.

In referring customers to Bridges, Heritage Bank does not accept liability or responsibility for any act, omission or advice provided by Bridges or its Authorised Representatives.