NSW Complete Financial Services Group Pty Ltd.

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Brian Howard
Authorised Representative
No. 255835

Blurod Pty Ltd trading as Gainsborough Financial Group
Corporate Authorised Representative No. 255453

NSW Complete Financial Services Group Pty Ltd

Education

- Diploma of Financial Services (Financial Planning)

NSW Complete Financial Services Group Pty Ltd

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ADVISER PROFILE

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Brian Howard is an Authorised Representative of NSW Complete Financial Services Group. Brian is authorised to provide you with advice in the following areas:

- Debentures, Stocks or bonds issued or proposed to be issued by a government
- Deposit and Payment Products
- Life Products
- Interests in Managed Investment Schemes including Directed Portfolio Services
- Retirement Savings Accounts ('RSA") products
- Superannuation

Brian has been advising clients for over 30 years, and has four business specialties, serving clients across Sydney, Central Coast, Blue Mountains and South Coast:

- Helping young families protect their income and assets from uncertainties created by the potential disablement or premature death of the primary income earner.
- Helping business owners protect their business from the risks that they, their business partners or their key employees may become disabled or die.
- Helping younger clients plan for their retirement years earlier to maximise and tailor the benefits of superannuation for their particular circumstances
- Helping older clients to maximise their incomes in retirement

Experience

- Guardian Adviser (2005-2016)
- Broker Representative(2002-2005)
- Financial Adviser life insurance, superannuation and retirement planning (1986-2002)
- Finance and insurance consultant in the motor industry advising fleet managers, small to large-scale businesses and government (1980-1986)

Brian specialises in helping clients to shape the elements of their financial life to achieve their individual objectives. The process starts with a detailed needs analysis to identify what a client wants to achieve. Then, using planning software and research data, Brian matches client requirements with companies and products to meet identified needs and objectives. He will be pleased to arrange a meeting at West Pennant Hills, Sydney city office, your home or office, whichever suits you best