



DARREN CHALK

Financial Adviser

B Com, Dip FP

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Authorised Representative
Number 259181

Darren is a member of
Financial Planning
Association (FPA).

Darren has the following
qualifications:

- ▶ Bachelor of Commerce (B Com)
- ▶ Diploma of Financial Planning (Dip FP)

If you would like to discuss your situation with Darren, we invite you to take advantage of a no obligation, free consultation to find out whether a relationship with Integrity may be for you.

Darren has extensive experience, commencing as a financial adviser in 1998. He believes in taking an active approach to understand each client's specific wants and needs, whether they are targeting increased wealth or want to feel secure as retirement approaches.

Taking a holistic approach, he assesses his client's individual cashflow, assets (including superannuation), liabilities, any potential risks, and considers their Estate Planning, Taxation and Social Security needs.

Commencing with advising clients on direct equities, his career evolved to providing holistic financial planning advice, having operated his own financial services licence and company. Most recently, having worked for a large financial services organisation, he welcomes the more family orientated personalised approach that is evident at Integrity Financial Advisory.

With a deep understanding of investment markets, he is appropriately qualified and authorised to provide direct share advice, as well as superannuation/SMSF advice, encompassing both investments and insurance.

Darren is authorised by Integrity Financial (SA) Pty Ltd to advise on the following financial services and products:

- ▶ Deposit and Payment Products - including basic and non-basic deposits
- ▶ Government Debentures, Stocks and Bonds
- ▶ Life Products - Investment life insurance & life risk insurance products
- ▶ Management Investment Schemes including Investor Director Portfolio Services (IDPS)
- ▶ Margin Lending Facility
- ▶ Retirement saving account products
- ▶ Securities
- ▶ Superannuation and Self-Managed Super Funds

KEY SPECIALISTS IN:

Integrity Financial Advisory is a privately owned Financial Planning Group which has its origins in 2003 with the formulation of Henderson Gregory Forrest, a specialist Financial Advisory and Stockbroking Firm.

The Advisers and Client Support Team of Integrity Financial Advisory have been recruited from the finance, stockbroking, investment management, superannuation and insurance industries. All are highly qualified and experienced professionals and maintain continuing professional and educational standards as required by ASIC compliance requirements.

Strategic Advice

- Structuring – Partnerships, Companies, Trusts & Superannuation Funds
- Risk Profiling & Asset Allocation Review
- Gearing
- Tax Planning
- Remuneration Packaging
- Debt Management

Investment Advice

- Direct Shares
- Wholesale & Retail Managed Funds
- Master Trusts
- Independent research and economic overview of individual asset classes and underlying assets
- Portfolio Administration Platform
- Comprehensive & Consolidated Reporting

Retirement Planning

- Personal Superannuation Plans
- Employer Superannuation Funds
- Self-Managed Superannuation Funds
- Super Pensions
- Transition to Retirement Pension Plans
- Capital & Cash Flow Projection & Management
- Centrelink & Age Pension Benefit Planning
- Aged Care Accommodation

Estate Planning (in conjunction with your Legal Adviser)

- Wills
- Enduring Powers of Attorney
- Enduring Powers of Guardianship
- Testamentary Trusts
- Inheritance Advice

Insurance

- Life
- Total & Permanent Disability
- Trauma
- Income Protection
- Business Expenses
- Key Person Insurance

Business Succession Planning (in conjunction with Taxation & Legal Professionals)

- Buy / Sell Arrangements
- Funding Structures
- Annual Reviews

