

'It is the scariest thing I have ever done!'

Besides visiting an active volcano, 34 year old Kelly Naylor describes embarking on the journey of getting financial advice as one of the scariest things she has ever done. Eighteen months on, we are pleased to report that she feels it is also one of the most rewarding and life-changing decisions she and her husband, Todd (36), have ever made.

When asked why she described it as scary, Kelly says that found the process of being completely open and honest about their financial situation, with someone who at the time is a stranger, quite confronting: "You have to be honest about your financial situation and not hold back. However, I have come out the other side feeling like an adult - and that it truly was a turning point for our family."

Why did you seek advice?

"We had reached a critical point in our lives," says Todd, who was very unhappy in his workplace and was offered a voluntary separation. "At 36 years of age I was going to receive a large payment (including superannuation) and wanted to make it work for our future."

Like most young families, Kelly and Todd were time poor, had relatively high levels of debt, and had never had any financial advice. They wanted to ensure that they used the money they were going to receive to improve their financial situation long-term.

Was the process of seeking advice what you expected?

Kelly and Todd's first dealings with Invest Blue were with Kasey Patterson in the Armidale office, who then introduced them to Steve Sewell as their senior adviser.

"There is no part of the process that I haven't liked," says Kelly. "Kasey did a magnificent job handing over to Steve. He is no longer a stranger, and immediately put us at ease by talking about himself and his family. I know that if we saw them anywhere they would say hello and be genuinely interested in us."

They both felt that the overall process (of setting up their plan) took a while, however thoroughly enjoyed the 'challenge' meeting, and pushed Steve to come back and really challenge them.

When asked what he liked most about the process, Todd said that he feels is now informed about their financial situation and their options, and that Steve has always taken time to walk them through any decisions they have needed to make along the way.

The outcomes

Kelly feels positive about their future, remarking that “Steve has introduced us to Mr & Mrs Naylor ‘Senior’, and we like what we see.

Financially, the super that Invest Blue look after for us has really made some good returns without us having to contribute to it directly. We feel that they have invested it brilliantly.”

Kelly is also happy that they have been able to get their debt under control, as well as begin investing in the sharemarket. “We have always been really interested in shares but did not know how to do it.” They are pleased they now know more about the market and have their own funds invested for the future.

Living life now...and planning for the future

Perhaps the most exciting outcome for Todd was the permission to buy a boat! It was a purchase that had always been on the wish list, but never a top financial priority.



“Of all purchases that we have ever made, the boat has changed our life. We now holiday differently and it has been fantastic for us and our boys,” Kelly enthuses.

Todd agrees, “Invest Blue understands that you have to live now– and they factor that in to your overall plan.”

Whilst they described insurances including life, death and disability cover as “boring!” they also have great comfort in the fact that it is all set-up. As Kelly admits, “It is particularly important when you want to visit volcanos, or have a husband that rides a motorbike!”

The ongoing journey

Todd and Kelly feel that they are at the start of what will be a long and rewarding relationship with Steve and Invest Blue.

“When we get an email or letter from our super provider or investment company – we just send it on to Invest Blue and they handle it,” says Kelly. “I no longer have bits of paper (that I don’t understand) floating around my house!”

Looking to the future, Todd says “I hope that we can continue to build wealth for Mr and Mrs Naylor ‘Senior’. We will play the super/retirement game but ultimately we want to continue to improve our current situation and make smart decisions about our money.”

Advice for others?

Kelly says she is a true advocate of financial advice, Invest Blue and Steve. Whilst both Todd and Kelly recognise that they have timed their investments well and have enjoyed great returns, they also understand that they may experience less prosperous times along the way. However, seeking advice has put in them in a position to better manage any less fortunate times in the future. She often finds herself telling people of a similar age to go and get advice and that they will be surprised at how much there is to gain.

“I want people to understand that financial planning is not exclusively for older people or those thinking about retirement - the earlier you start, the more you can do!”

Todd's advice is simple: “Spend a little money now to make a whole lot later on...you don’t need to save up a lot of money to do it.”

Kelly and Todd believe they will always be better off in future due to having sought advice, and through their continuing relationship with Invest Blue.

A recent celebration

Todd and Kelly have recently celebrated another win, and achievement of another goal. They recently visited Steve Sewell at the Invest Blue office to show him their new baby.... A new and extremely rare Ducati!



Todd and Kelly continue to strive toward achievement of their long-term financial goals, whilst enjoying life along the way and celebrating their achievements.

We are all looking forward to their next update!