

## Stephen Degiovanni

A specialist in developing effective wealth creation strategies for clients, Stephen Degiovanni is passionate about providing the kind of advice and support you may need to achieve a better quality of life now and throughout future stages of your life.

He'll work closely with you to distil your financial goals and will recommend the most effective strategies to help you achieve them in the short, medium and long term.

Stephen will also regularly review your investments to ensure their financial structure is still the most effective solution to minimise tax, enable growth and provide maximum return and compliance.

His approach to financial planning and provision of support services is designed to ensure you have a sound and sustainable financial foundation from which to grow your wealth and that includes highly professional and personalised service when administering your investments.

With his focus on delivering very personalised and responsive service, Stephen provides a quality of client care in administering investments that is highly valued by his clients.



### Qualifications

Clients benefit not just from Stephen's considerable experience but also from his high calibre qualifications to deliver the most prudent financial advice and services. He is a Certified Financial

Planner® (CFP) – recognised as the highest professional designation within the Financial Advice Association Australia. Stephen is also a Certified Practising Accountant (CPA) with more than ten years' experience in superannuation and income tax. He is a Fellow SMSF Specialist Advisor® (FSSA) with the SMSF Association. Stephen has a Bachelor of Commerce, majoring in accounting and Law in Administration.

### Experience

As co-founder of Aspire Retire Financial Services, Stephen brought to the business more than fifteen years diverse experience in providing professional accounting and financial advisory services to clients in tier one chartered accounting firms and national stockbrokers. His clients include retirees, wealth accumulators, family businesses, self-managed superannuation funds and high net worth individuals.

In particular, Stephen has played a vital role in developing the financial planning divisions of companies with whom he worked throughout his career. At Aspire Retire, he is responsible for developing and implementing the business plan for the financial planning division, including its policies, procedures and client service standards.

### Specialisation

Stephen's specialties are long term investment planning and structuring of investments, including tax planning, superannuation and retirement planning, and estate planning. He is committed to delivering strategies that grow your wealth sustainably, are easy to manage during retirement, and that can be smoothly transferred to the next generation.

### Memberships

Stephen is a member of the Financial Advice Association Australia (FAAA), CPA Australia and a Fellow member of the SMSF Association.

