



Hello. Welcome to the Autumn edition of the Hub Advisory Group update.

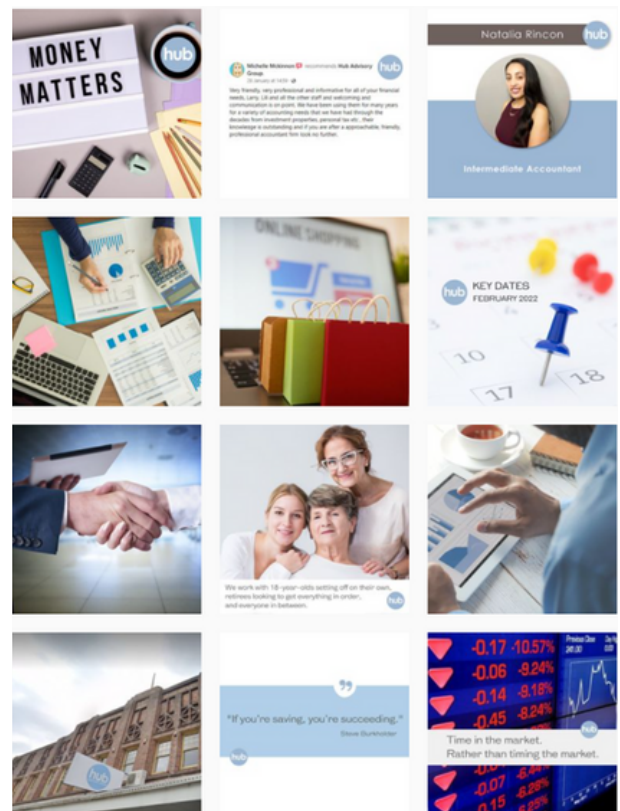
At the time of writing, there is certainly a lot of uncertainty both in Australia and around the world.

We are thinking of those experiencing hardship and upheaval.

It is often during times of uncertainty and change that people start to consider their financial circumstances and their plans for the future. If you have found yourself in this position please don't hesitate to contact us - we're here to help bring both simplicity and strategy to your finances.

Sending you, your family and friends our very best wishes,

The Hub Advisory Group team



## Insurance: Our process and the protection it provides

At Hub Advisory Group we see the provision of insurance for you, and your family as a key pillar of your financial planning, and wealth protection process.

Insurance provides peace of mind and security. And the more financial obligations you have, the more important this becomes.

There are risks and uncertainties experienced throughout our lives but having confidence in your insurance provider and the right level of cover acts as a safety net against accident, illness, injury or loss.

Our team can assist with:

- Life Insurance
- Total and Permanent Disablement Insurance
- Income Protection Insurance
- Trauma Insurance
- Key person Insurance
- Buy/Sell Insurance

To find out more about our process or to discuss your insurance needs send us an email [contactus@hubadvisorygroup.com.au](mailto:contactus@hubadvisorygroup.com.au) or call 4926 8000.



**CONGRATULATIONS:** 2022 will see our Managing Director **Gavin Murray** celebrate 20 years working in the financial advice industry. A huge congratulations to Gav on this milestone, and a sincere thank you for all you have contributed to the industry and those you have helped over the last twenty years.

“I’ve now been on the financial planning rollercoaster for 20 years. The ongoing challenge has always been the changing rules for advisers which brings an element of uncertainty about the future for me and my business. However, one thing has been consistent over that time is my goal to help as many people as I can in my lifetime, and I figure if I focus on this one thing I can control, the rest will sort itself out.

If I had my time again, would I do it differently? I don’t think so. If I have the choice between a roller coaster or merry-go-round. I’d choose the roller coaster every time.”





## Business Blogs

A recap of our most recent blogs on business accounting and advisory services.

### Managing your business finances: Tips for growth

Knowing the right time to grow or scale your business can be a balancing act but effectively managing your business finances will help to keep your stress in check and, facilitate a more stable and successful future.



>> [www.hubadvisorygroup.com.au/post/managing-your-business-finances-tips-for-growth](http://www.hubadvisorygroup.com.au/post/managing-your-business-finances-tips-for-growth)

### Capitalising on the sale of your business

We offer a suite of services to support business owners throughout their financial journey, including when it comes time to sell their business. We've put together some tips on making the most from the sale of your business.



>> [www.hubadvisorygroup.com.au/post/capitalising-on-the-sale-of-your-business](http://www.hubadvisorygroup.com.au/post/capitalising-on-the-sale-of-your-business)

### Succession Planning in business

With a succession plan in place, you can ensure that skills and knowledge are retained in your business, even without you being there, and that the revenue and profitability of the business continues.



>> [www.hubadvisorygroup.com.au/post/succession-planning-in-business](http://www.hubadvisorygroup.com.au/post/succession-planning-in-business)

## WE'D LOVE TO HEAR FROM YOU: LEAVE US A REVIEW

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Here at Hub Advisory Group, we respect the opinion of our valued clients, and we'd love your feedback.

If you have time during your busy day, we would greatly appreciate you review your experience with us on one of the links below.

### GOOGLE REVIEW

<https://g.page/r/CY08VPyvbCTzEAg/review>

### FACEBOOK REVIEW OR RECOMMENDATION

<https://www.facebook.com/hubadvisorygroup/reviews>

## CONTACT US

We are so pleased to be back in the office and meeting with clients face to face once again.

If you'd like to make an appointment please don't hesitate to get in touch.

 Give us a call 02 4926 8000

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