



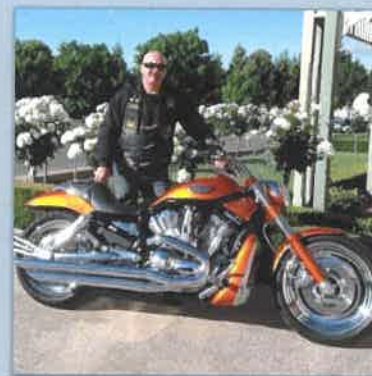
# Sam & Leanne Nardi

Sam Nardi and his wife Leanne have lived in Geelong all their lives and their migrant parents before them. Sam has had several successful businesses including his current business Nardi Panels Body Tech, which is how Sam met Manny, when Manny had a car accident which resulted in his car being taken to Nardi Panels down in Geelong.

After meeting and finding they had much in common Sam then went on to become a client of EJM Financial Services.

Sam and Leanne have two adult children Steven and Rebecca who also run successful businesses. So Sam has always believed in making sure he protects his family against any major catastrophes happening. In 2003 Sam was urgently taken to hospital suffering shortness of breath and chest pains. Sam had four of his major arteries blocked and was minutes away from a major heart attack. Sam was operated on and had a quadruple bypass that saved his life and as Sam was lucky and prepared through Mannys advice in obtaining Trauma cover he received a payment which took the pressure off the family and allowed him to recover fully without any financial struggle.





Sam has recently sold his business and is enjoying life with Leanne. EJM were instrumental over the last 20 years in providing advice to Sam and his family and they have been able to enjoy the benefits of receiving good advice.

Since then Sam and Leanne have continued on as valued clients as they are extremely confident they will be prepared financially for any situation.

Sam & Leanne Nardi  
Geelong, Victoria

# Armando & Romana Sultana

What to do?

Where do you start?

What to invest in?

Budget, cash, Super, Property, legislations, Pension????

These are all questions that came to mind, many, many years ago.

We wanted to plan for a retirement lifestyle and financial independence, to be able to do what we wanted to do in retirement, and most of all to be able to retire comfortably so we decided it was time to seek help and thought a financial planner was what we needed in order to plan ahead for our future.



Then we met Manny when he was referred to us by friends who had been clients of his for about 10 years. We started at the beginning which meant a strict budget, keeping track of where the money went and to give him a chance to get to know us and to learn what we enjoyed spending our hard earned cash on. Many meetings were held throughout all the years with EJM.

Our initial meeting a long time ago, was the start of a happy relationship between EJM and us. Manny went through different strategies that he would put in place for us to be able to achieve our goals for retirement and what we would need to be able to retire comfortably.

We followed the EJM name, to every location from Coburg, Essendon, West Melbourne, Port Melbourne and back to the beautiful new West Melbourne building.

We have definitely grown with EJM, learnt a lot and had some fun times along the way.



That was a long time ago, now we are very lucky to be in a healthy financial situation and we can honestly say that thanks to Manny & EJM we have reached what we set out to do many years ago, to be financially stable, to live comfortably and to enjoy our passion of travelling, travelling and more travelling.

The rest is history.

Armando & Romana Sultana  
Victoria

# Cheryl Layley

After hearing of my husband's diagnosis with cancer in May 2013, we were always talking about seeing someone regarding our financial future. At this time we already had insurance policies within AMP but never had any advice from a financial adviser in regards to what it was all about and exactly we could claim under these circumstances. My husband was only 50 at the time and after running a successful transport business we had no idea what was ahead of us. He was, so we thought, very fit and healthy. He was never sick, worked hard and loved life. He was always fishing, camping, going on holidays and just living life to the fullest everyday. He was the sort of person that made everyone laugh and helped everyone constantly.

After talking to some good friends of ours Mick and Patsy who told us how fantastic Manny and his team at EJM Financial Services are, as they have been clients for 20 years, we decided to make an appointment and it was the best decision we ever made.

Sometimes we think these things will never happen to our families but unfortunately the reality is that they can. Think of your spouse and your children and how they would live and cope financially without you around.

On our very first appointment with EJM Financial Services, they made us feel very comfortable and nothing was too hard to understand. Straight away we just knew we had made the right decision to meet these lovely people. After speaking with Manny, he went through the process of following up and assisting us with giving us one less thing to worry about.





Unfortunately my husband passed away in March 2015 after only 22 months of fighting cancer but he has left me in the hands of some very helpful and intelligent people, to guide me in what I should do financially. I thank you all for caring so much and making everything easier to deal with.

I will definitely continue my journey with EJM for my future and especially for my daughter Ebony.

Cheryl Layley  
Victoria

# Andrew & Danielle Colson

My husband and I were introduced to EJM Financial Services some 8 years ago. This was the result of our previous financial planner having retired and fortunately for us Brendan Cairns from EJM became our financial planner.

Brendan introduced himself at this time and met with us at home to review the several policies that we had in place. Brendan identified policies that required some fine tuning to reflect our current circumstances and also identified one policy in particular that was extremely beneficial should we ever require a claim to be made and encouraged us never to replace or cease this policy. Fortunately for us we never did, although at one point we did consider reducing the premiums and cover.

Brendan was most obliging by obtaining information regarding the reduced premium rates. However he did inform us most diplomatically that should we require to make a claim the payout figure would reduce substantially.

At this time of reviewing policies Brendan gave us a list of options with insurance providers, insurance premiums and the ease in which insurance companies pay when a claim is lodged. We were already with AMP and had decided upon advice from Brendan that they are one of the best companies to deal with at times of claims. We opted to stay with AMP.

We never did reduce our premiums or cover which in hind sight was an extremely beneficial decision as no more than 10 months later Andrew was diagnosed with metastatic melanoma and we were immediately placed in a position to make a claim on 2 of our policies.







Being under an immense amount of stress both emotionally and financially Brendan met with us personally to assist in the lodgement of claims and what we could expect from our insurers. He maintained regular contact during this process and kept us informed of the progression of both claims.

Our successful claims relieved us in a financial capacity that is simply impossible to articulate. Brendan we sincerely thank you for your care and concern during an exceptionally challenging time in our lives. Your financial knowledge has been invaluable to us and we look forward to an ongoing relationship with you and your services.

Andrew and Danielle Colson.  
Myrtleford, Victoria

# Michael Brincat

Back in 1967 I joined the ANZ Bank straight out of school. In those days joining a bank was considered to be a lifetime career. I worked for the bank for 34 years progressing from a teller into a senior management position. I fully expected to work for the bank until I retired, but alas in 2001 the bank was "down sizing" and I was retrenched. I was 53 years old at the time with little prospect of finding another job. It was a dark period for me. I also had no idea what I was going to do with my ANZ Industry Superannuation.

Luckily my accountant of the time, referred me to Manny.

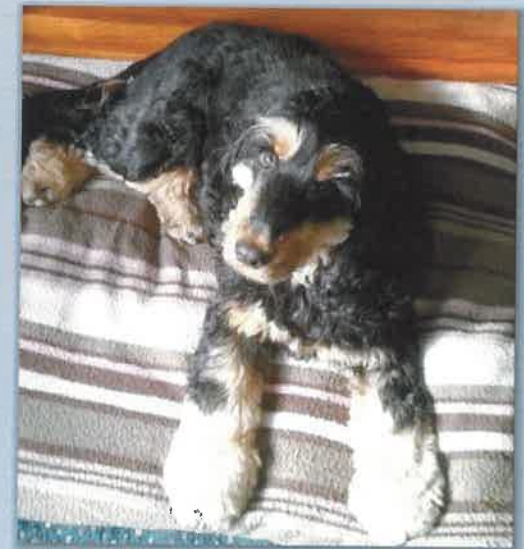
That was 15 years ago when Manny's office was on Sydney Rd in Coburg. My first meeting with Manny went for more than 2 hours. I walked in very anxious about my financial future but walked out feeling totally relaxed. Apart from giving me very sound financial advice he took an interest in my personal life and treated me like a friend (which he still does).

Luckily I did find work and I worked for another 12 years until I turned 65. That was 2 years ago.

When the Global Financial Crisis hit us in 2008, I was quite distressed like everyone else. I was tempted to transfer all my Superannuation into Cash. Manny strongly advised me against it which was wise on his part and very fortunate for me as it worked to my benefit in the end.

Since retiring, Manny has continued to guide me financially. I trust his expertise and his integrity, I sleep soundly knowing that Manny is on the job.





My time these days is spent helping my son at his factory which keeps me fit and I love spending as much time as possible with my grandchildren as it keeps me sane but also poor at the same time.

Life is good!

Michael Brincat  
Victoria

# Chris Yannopoulos

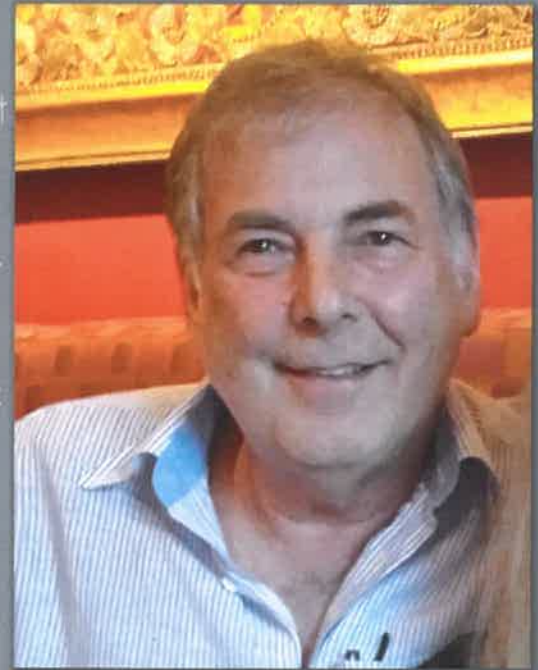
After many years of running a successful business Chris decided it was time to retire and enjoy his success. He was not sure as to who should advise him about his financial affairs but was referred to a firm that unfortunately were not focused on his objectives and his goals.

As a result of his dissatisfaction he was referred to EJM by an existing client. Unfortunately Chris had a stroke during this time and found it difficult to remember and was keen on developing a relationship with an advisor that he could trust. EJM understood this and the entire team was briefed to make sure they made it easy for Chris to deal with them.

Through their constant feed back and transparency Chris began to fully trust the EJM team and their processes and today the relationship is built on trust and transparency.

During the time that Chris has been a client of EJM he has been impressed with Manny and how easy managing his affairs has been. As with many of EJM's clients Chris has referred many other people that are also very satisfied with their service and attention to detail.

Chris said "It is my absolute pleasure to recommend EJM Financial Services on many levels. I am also very proud to say that myself and also my partner have become very good friends on a personal level."



Chris Yannopoulos  
Victoria



# Family



# Photos



happiness  
[hap-ee-nis]

noun

1. the quality or state of being happy.
2. good fortune; pleasure; contentment; joy.



# From the CEO



*Manny Mezzasalma*

Welcome to our Happiness Book

For many years we have wanted to let the world know why we are so passionate about what we do. We have our vision at EJM which is to "Create Happiness" both in business and in personal life. This is visible to us at EJM but may not be to the world at large.

The best way to do this, we thought, was to share our clients stories to help everyone understand what we do and more importantly how we can help even more people improve their lives.

Achieving our goals and objectives may not always be easy as there is so much information in the world today, that developing a sound strategy can be both confusing and stressful. Without a sound strategy in place we can become vulnerable to making financial decisions which may harm us more than benefit. Sometimes it's what we don't know that can hurt us more than what we do know. This is where we step in to educate you on what's best for you financially.

Hopefully by sharing these stories we can show everyone how we have, and can help you achieve your goals.

I want to thank everyone who has contributed to this book especially those that have shared personal stories. I hope you enjoy this book as much as I have.

Sincerely,

A handwritten signature in black ink, enclosed in a thin black rectangular border. The signature is stylized and appears to read 'Manny Mezzasalma'.

Manny Mezzasalma