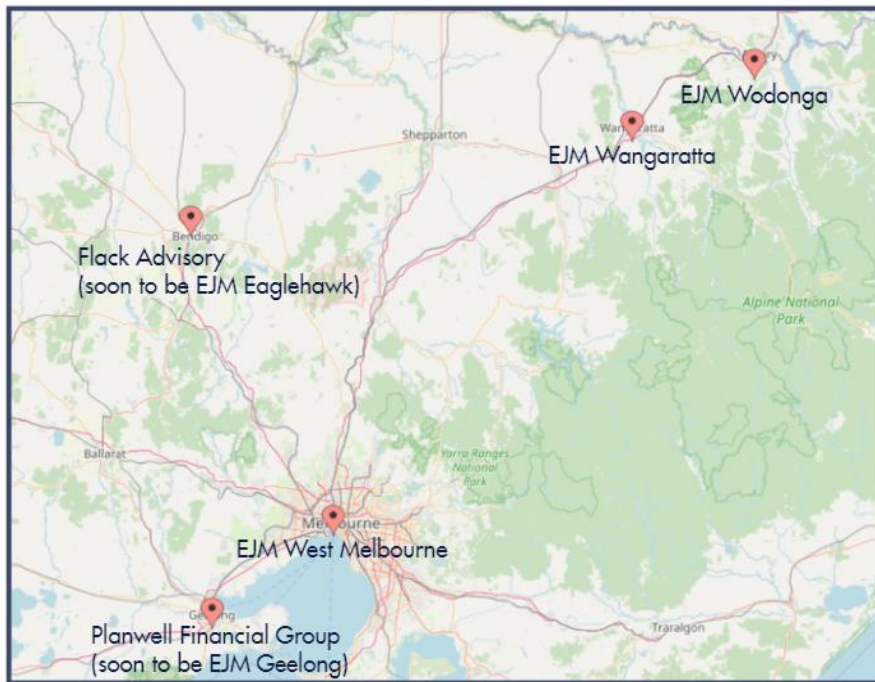


Creating Happiness 2022





EJM Financial Services Office Locations



CEO Report by Peter Monahan



Welcome to our Happiness Book

It is with great pleasure that I write my first CEO report for the EJM Happiness Book. It has been another year full of challenges for our clients, both from a financial perspective and from a personal perspective. Challenges locally have included the ongoing impacts of COVID, rising cost of living, natural disasters, labour shortages and rising interest rates, whilst overseas we have seen the war in Ukraine, rising tensions between China and Taiwan and the global energy crisis.

But with all this going on, EJM has continued to grow, and continued to focus on you, our clients, and how we create happiness for you, and help you live your best life. The 2022 EJM Happiness Book is another chance for us to showcase our clients' stories, and we thank those that have agreed for us to share them.

I am excited to share with you that in February EJM further expanded, with the acquisition of Flack Advisory (soon to be EJM Eaglehawk) in Eaglehawk, just near Bendigo. Dee and the team there are equally committed to creating happiness as we are. We now have 5 locations in Victoria.

I'd like to take this opportunity to congratulate EJM's founders Manny and Elvina Mezzasalma, along with the entire EJM team, on the amazing achievement of reaching 30 years in business. It is both a time for EJM to stop, reflect and celebrate, as it is for both Manny and Elvina. Thank you to our wonderful clients, your ongoing trust and support is what makes us want to keep doing what we do.

Enjoy reading the stories held within this book, whilst we continue to work with you in creating the stories for future editions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Peter Monahan', written in a cursive style.

Peter

John & Sue Meli

It was ten years ago in 2013 when Sue and I decided to reassess our company based superannuation funds and it was clear that these funds were not going to meet our long term retirement aspirations.

With only about ten years left before my planned retirement to turn things around, it was decided that the best course of action to achieve our goals was to set up a Self Managed Super Fund.

After a fair amount of due diligence and research, Manny and his team were recommended to us. From the very start at our first meeting we were inspired and excited with the plan that Manny formulated.

It wasn't long before Manny, Marco and Charlene went about their business of setting up our SMSF with great results that have more than met our expectations.

Ten years on, I'm now enjoying retirement as planned and we are currently in the process of downsizing. Sue's still enjoying her work as a Landscape Designer and plans to retire within the next three years.





Lynn Allan

My husband and I first contacted Brendan about 5 years ago, where he helped us to plan for our future. He worked on our superannuation, mortgage, shares etc.

Nothing was too much trouble for him. He applied for the aged pension for my husband Murray while I continued to work.

Two years ago Murray passed away and I was left to sort out my future. Brendan was a massive help, he directed my finances and gave me the support I needed.

I am now retired, with his help of course and am enjoying spending time with my family, grandkids, and bowling.

All the time knowing that EJM are behind me all the way.

Don & Sharon Berry

Over 10 years since our first meeting with Brendan and working on a plan to consolidate and reduce our debt, set some goals and also plan for retirement, not realizing how important that was at the time.

Surprisingly to us the plan quickly showed results, with a new shed, now a man cave, solar, heating and cooling all soon realized. Good results quickly.

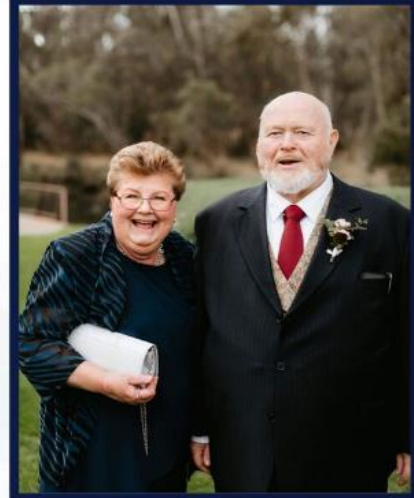
It's now a great feeling to enjoy being mortgage free and planning more renovations with the satisfaction of knowing that our goals for retirement are in fact within reach.

Always being able to access good solid professional advice has been very satisfying, this was evident with a recent change in health and a subsequent insurance claim which Brendan and EJM made a lot easier with their invaluable support and encouragement through the entire process.

We have been in a position recently to be able to support our sons and help them to purchase their own homes. This was made possible by the solid advice from Brendan and also the excellent work by Terry.

We are glad to have EJM on board for our journey.





Delano & Linda Dube

We knew right after the first meeting that Brendan Cairns was the man for us and so began our journey with Brendan and the team at EJM Wangaratta. Brendan is so warm, friendly and patient, explaining everything in detail so that we understand. He is easily accessible and prompt in responding.

Over the years, Brendan has guided and kept us informed as I went from transitioning to retirement, salary sacrifice, Long Service Leave and finally retirement after 45 years of teaching. Being 4 years older, my husband Del had retired years before.

Brendan has kept us abreast of all the changes in superannuation over the years. He also helped us with Centrelink and lodging our application for a part pension.

We are well into retirement now and very happy where we are in life and with our financial security. We bought a new car, a first, after raising six children. We have gone on three cruises to New Zealand, South Pacific and Kangaroo Island. We are planning a cruise around Australia in 2023/2024. This year we also celebrated the wedding of our youngest child.

We would like to thank the team at EJM Wangaratta for all their support over the years and look forward to continuing with them. We would highly recommend EJM.

Garry Jones

I moved from Shepparton to Wodonga in 1990. I met John through lawn bowls 25 years ago where we became very good friends.

Having known him after a couple of years and in general discussing I found that John was a financial advisor, then I took the opportunity to see if we could arrange a meeting and decision my financial future.

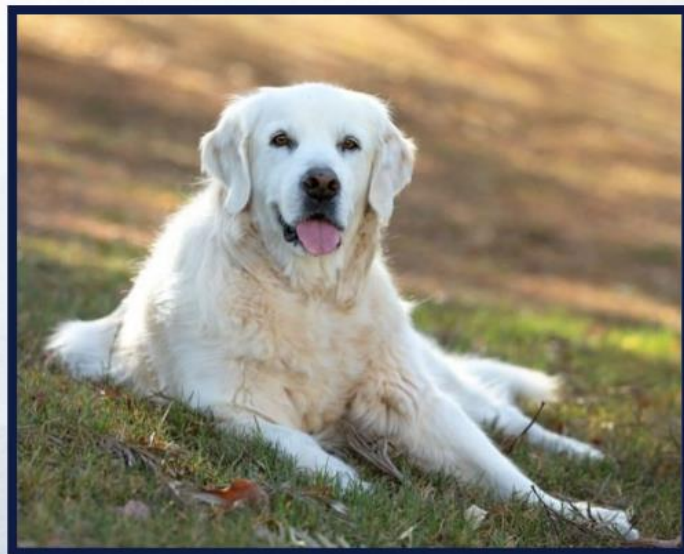
At our meeting I found John to be very professional and we discussed what I wanted and how we were going to achieve my goals. I have had excellent guidance through the past years how to manage my super.

When I turned 60, John was there to again help me to achieve the best return for my money. He has always been very understanding and been there to answer any questions, I was now in the process of retiring. John has taken it upon himself to see that I am in a financial position to be able to enjoy life without having to worry about money.

Since writing this article I have now retired knowing that I don't have to worry and enjoy the good things in life that I can now do.

I have the upmost respect for John and have referred him to some of my work colleagues. I have 4 grandchildren who I now can spend time with and also enjoy my fishing camping trips.





Bob, Ange & Boo Heffey

We have both served our country with distinction in the Royal Australian Navy. Bob served for 43 years and Ange for 30 years.

For many decades we have been conscious of our financial situation and long-term goals for financial security in our retirement. This included the ability to readily afford the top health care for our dogs Pirate (now an angel) and Boo (who is still a princess at 14 years old). Pirate and Princess Boo have travelled all over Australia with us and are our family.

We have both dedicated ourselves to these goals and worked difficult, yet industrious Australian Defence Force careers to get us there.

Finding a financial planner with proven ability, not afraid to be upfront and a true client focus was important to us.

When Lucy Thompson moved to EJM we just knew we had to follow her. While Lucy's support and easy to understand advice has been unfailing, the support from Nadine and resources EJM provides enhances the financial results.

We have both been retired for over 5 years now and live very comfortably with the financial security we aimed for.

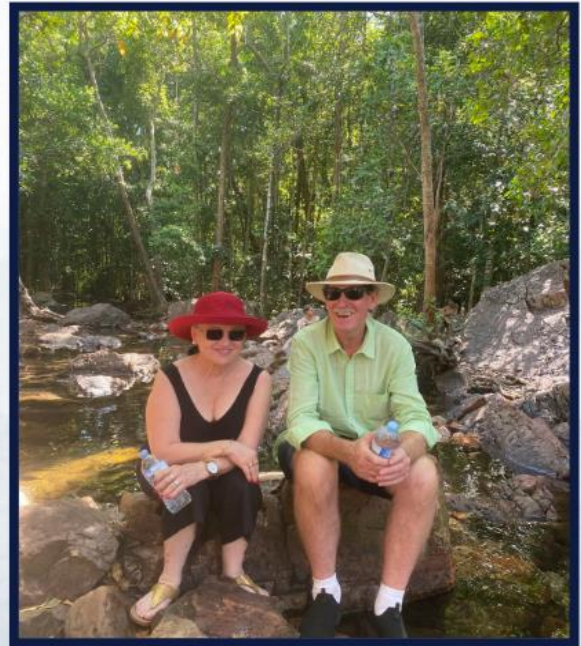
Robert & Eileen Golding

Our journey with EJM began when John Dawson came to Robert's workplace to present an information session on financial planning. This inspired us to think about its benefits and, as a result, we have worked with John for the past ten years.

John has always offered excellent advice, in particular, on how to invest, as well as encouraging us to salary sacrifice to maximise our superannuation nest eggs. John has made it easy to understand what can be potentially complex financial strategies. This advice has allowed us to attain financial security in both of our retirements.

We have enjoyed many and varied holidays, as the attached photos show, both at home and overseas. We also have a caravan that gives us the freedom to enjoy what our wonderful country has to offer.

Over the years our relationship has grown, and we have come to think of John as a friend as well as a trusted advisor and we thank him, and the team at EJM, for their ongoing support.





Melissa Massimi & Anna Ramandetta

We opened our business in 2005, we were young and naive to our future financial needs. We focused 100% on building our business and our brand and did not invest in our future financial goals.

This is until we were introduced to Manny and the EJM team in 2010, and this is where our journey began, Manny steered us into the right direction. Manny took the confusion out of financial planning and empowered us to become financially stable.

He has directed us over the 10 years in all aspects of financial planning, from superannuation to an investment portfolio.

Manny and the EJM team have helped us to create a secure financial future for our business and our families.

EJM Team ♥





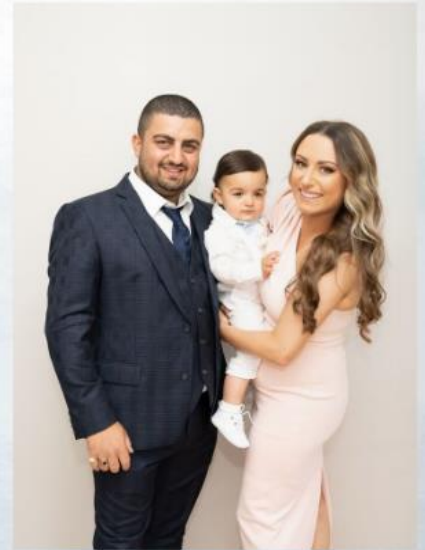
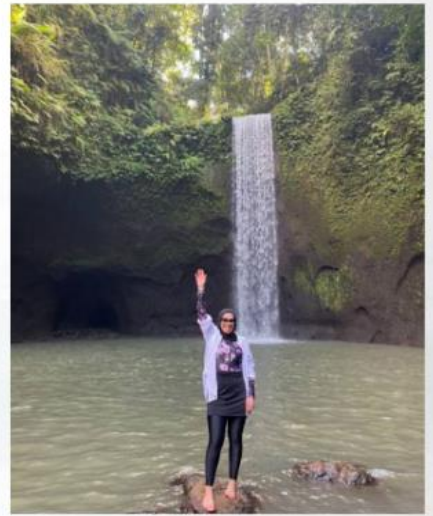
*happiness
is together*



Ejm Family ♡













Welcome
to the World 



happiness
[hap-ee-nis]

noun

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

