

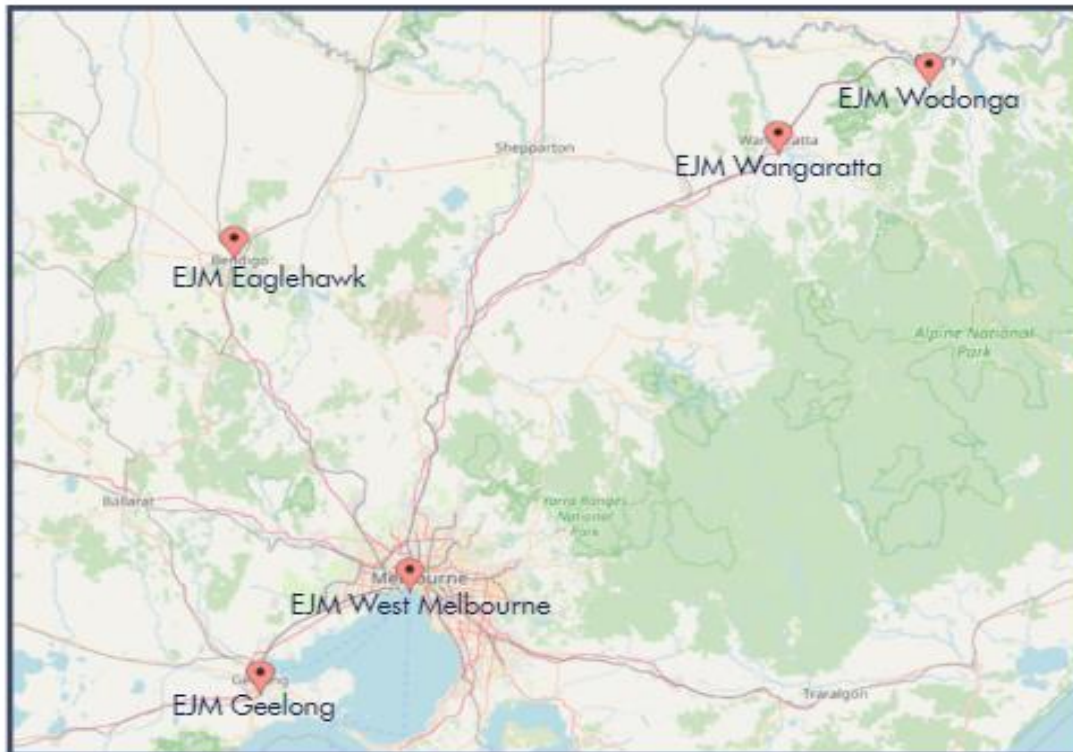


# Happiness Book 2023

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## EJM Advice Office Locations





# CEO Report



## Welcome to the 2023 EJM Advice Happiness Book

Firstly, it is exciting to be writing this report under our new name, EJM Advice.

We have now been able to bring all 5 advice sites under the one banner, whilst recognising the history of EJM Financial Services, Planwell Financial Group and Flack Advisory, and embracing the future with a brand that is clear about what we do, we provide **ADVICE**.

As we continue to grow, we hold on strongly to our core purpose, Creating Happiness for our clients, our team and our communities. This continues to drive everything we do.

This year we are proud to have launched the EJM Foundation to further help us support the communities that are important to our business, our team and our clients.

Every year I love reading the stories in this book, it is a great reminder that what we do makes a difference and creates great outcomes for our clients. I genuinely appreciate the clients who have agreed to be in this edition.

We are not ready to rest yet, we want to continue to grow so we can impact more and more Australian lives. That's what motivates us all here at EJM Advice.

Sincerely,

A handwritten signature in black ink, appearing to read 'Peter Monahan'. The signature is fluid and cursive, written over a light blue horizontal line.

Peter Monahan  
CEO

# Ross & Paula Thorpe

My son was constantly saying to myself and my wife Paula that we should get a financial planner to start planning for our retirement.

As part of his consulting role, he had undertaken a review of all the Financial Planners across Australia (nearly 700 at that time) who use the AMP platform to assess their performance on advice, quality and risk. Based on this review he suggested that Manny Mezzasalma from EJM was the right person to help us meet our financial objectives and to achieve a worry-free retirement. We are very happy that we took his advice and our interaction with both Manny and Simon Ereaut has been outstanding.

As a result of our meetings we have modified some of our investment strategies and consequently we have managed to achieve peace of mind that we will have a comfortable retirement, allowing us to do all the things we love such as holidays, spending time with the grand kids and being able to catch up with our son on the other side of Australia.

When we talk to other people about our interaction with Manny and Simon we just tell them that we wish we had started the process so much earlier as we would have been in an even better position.

Furthermore, we have been blessed to have obtained some further friends in Manny and Elvina (Manny's wife) and we regularly catch up for dinner when we are across in Melbourne.

Paula and I could not be happier with the decision we made to use EJM.





# Antonio & Terri Mattei

When Charlene invited my husband and I to contribute to the EJM Happiness Book 2023, we felt honoured to say the least.

Reflecting on our journey, beginning from the inception of our liaison with Manny Mezzasalma and the EJM family 10 years ago, has provided an opportunity for my husband and I to acknowledge and express our sincere appreciation and gratitude for the professional services and expertise provided over the years. We always felt respected and valued as we shared personal and financial information with Manny to assist us in planning for our retirement.

We have worked hard all our lives providing for and supporting our three children along the way. However, the prospect of planning for retirement weighed heavily on our minds. We refer to EJM as a 'family', as we instantaneously connected with Manny and the whole EJM team as we share values that larger institutions fail to provide: honesty, integrity, passion, respect, and loyalty. You're known by name not by a membership number. A relationship built on trust and faith, Manny provided us with hope and relief knowing that we are working towards reaping the benefits of financial security as we approach retirement.

Thank you to all the EJM Family as you have lived-up to all the company values and expectations you pride yourself in, as you guide us in "Creating Happiness for us and our family." Always courteous and contactable. I highly recommend you all to anyone who wants to achieve better financial outcomes!





# Louise Watach

I first came into contact with Planwell when my mother sold her house. That was approximately 21 years ago.

Neville was mum's advisor at that time and when Neville retired David took over. David has been my financial advisor since my mother passed away almost 9 years ago. He has set up my Superannuation Pension account and Investment account which allows me to play golf all around Australia without having to worry about where the next dollar is coming from.

Two years ago, I did a major renovation at home and David facilitated all the money over numerous payments. This made my life much easier, knowing that all the finances were taken care of.

I also enjoy knitting and have knitted a few jumpers for my grandson and others. Some of the other things I love to do are making marmalade and baking. I have taken into Planwell some of my marmalade and Christmas baking which is my way of saying thank you for the excellent service I receive.

Nothing is too much trouble for them. I have also recommended David to other people.





# Ross & Haley Cook

We met Brendan back in 2016 when we felt we needed some clear direction when we had 'lots' going on. From the first meeting we knew we were in the very best hands. Brendan was warm, professional and humorous (we always enjoy a laugh) and reassured us that our financial debt as farmers, was manageable and helped us structure a plan.

Two kids, our dream house and two more farms later, (and yes more debt) Brendan keeps us on track and reminding us to 'keep at it!' We have also been able to set up our self-managed super fund and set clear goals for the future and succession planning.

We enjoy our catch ups with Brendan, who reminds us of take time to "smell the roses" encouraging Ross to buy his dream car "A red chevy." Whilst it's important to work hard, it's also good to take the time to enjoy the rewards.

Thank-you Brendan and EJM for all your support, reassurance and wonderful service; helping us to enjoy the now as well as plan our "happiness" for the future.





# Neil & Fay Schliebs

Our journey with EJM began in 2018, we had sold our irrigation property and were looking for someone to help us invest so we could retire comfortably.

My sister Janelle and her husband Brett were clients of Brendan's and suggested the services of EJM. From our first conversation with Brendan in March 2019 we felt confident with the professional advice given. Brendan set up our investments for our financial future and even through two years of Covid we haven't looked back, as Brendan always tells us our ducks are lined up, our T's were crossed and I's dotted.

EJM through Brendan and his team have always been friendly and approachable. If any changes were needed there was no hesitation for this to be done to benefit our future.

Thank you Brendan and EJM team for enabling us, our sons and grandchildren to enjoy the future together, great advice given.





# Matt & Keira Petchell

Manny and the team at EJM have been an absolute delight to work with over the last few years, and have really helped us out in a range of different areas.

We started seeing Manny in 2016 after returning from a holiday. We were in our 20's and had been married for a few years, but decided that we both had to get our superannuation and insurances sorted. We also wanted advice on how to financially manage the next phase of our life as we wanted to start a family.

Manny gave practical guidance on how to financially prepare for our next big life events, and our daughter was born in 2018. We were even able to plan for and go on some unforgettable overseas trips with our little one!

Manny also put us in touch with Charlene who looked at our mortgages and set our loans up in a way that allowed us to pay down principle more quickly. We are especially grateful for this as a few years later we were able to complete a home renovation to create our beautiful forever home!

We've created a wealth of happiness over the last few years and the team at EJM have played an instrumental part in that.

We know that EJM will help us to prepare for future life events in the years to come!





# Gayle

It all began when my sister recommended I have an appointment with Jan. I found myself to be the last member of our family so far north in Victoria, and living alone, 7 years post divorce.

My lack of 'smarts' in the financial world, and decades of being cautious, left me thinking my options were pretty limited- particularly knowing the home I was living in would not attract a large sale price.

Now, the above-mentioned sister took 3 of us on a surprise B & B weekend to a beautiful destination for a weekend, and it was love at first sight! Dilemma - could I possibly get myself there to live?

Enter Jan! It was like discussing your biggest decisions in life with a trusted family member.

Long story short, after learning I actually had options, I set about securing a builder of relocatable homes, purchased one of the more affordable blocks in town and am now very happily settled in.

It is so great having someone else in charge of your investments instead of just relying on banks. People whose job it is to watch over Australian and international financial movements and me - just getting on with my painting and gardening - a little closer to family!





# Larissa & Jared Campione

Manny from EJM has helped our family wealth grow in a short period of time!

We are in our mid thirties with a young family and prior to meeting Manny we had already started a small property portfolio with some good investments and we have a successful electrical business operating for approx. 10 years but, we needed some direction on how else to invest and how to start our long term retirement planning.

Manny introduced us to shares investment, helped us set up a Self Managed Super Fund (SMSF) and advised us on how to create a passive income to protect us into our retirement years.

Along with Manny, Simon and the EJM team, we are sincerely grateful for the advice and ongoing support into our future. We look forward to having a long standing relationship with the team.





# Peter & Kate Willmott

My association with Brendan commenced around 13 years ago when he took on managing the superannuation for some of the employees at the company with which I was employed. In 2016, Brendan became our personal Financial Adviser, Kate and I having since purchased shares in the company I worked at. Needless to say, the importance of our financial situation had increased somewhat, our need for income protection and life insurance now a necessity.

As we get closer to retirement (next 5 to 7 years) the significance of our financial position has increased. We needed to do a little catching up with regards to our savings, having both commenced our working careers when superannuation was optional and not supported by employers.

We have found it very easy working with Brendan, our trust only increasing with time. We believe that we are now on track to achieving a comfortable financial position when we do in fact retire.

A health incident in recent times found me unable to work for a period. Brendan's help to negotiate the application process for income protection payments was invaluable.

We have plans to undertake some travelling, both overseas and around Australia, these desires forming part of the brief for our future financial planning. We are lucky enough to have 4 wonderful children (all girls) who are now all married. Four grandchildren (with one on the way), who are a big part of our everyday lives. Continuing this close relationship with family is a significant priority for our life in retirement. Keeping healthy and maintaining a reasonable level of fitness, also of importance to us.







# Tony & Margie Readhead

We cannot express how grateful we are that we walked into Brendan's office and let him find a road to happiness for us. We have sorted out our own financial matters previously but as we were slowly approaching semi retirement we sought help.

We wish we had come to him sooner, we are now set up for retirement as Brendan and his team have set up a plan and allowed us not to stress. Brendan was so easy to get along with and always sort the best for us.

I love Tony can retire earlier than we thought which is so good and not longer after that Margie. We have so many plans to travel in our van, more time with our family and generally enjoy what we've worked so hard for to give us freedom.

So thankful.





# Eym Team ♡









# EJM Team ♡









# Ejm Family ♡















*such fun*  
**MEMORIES**



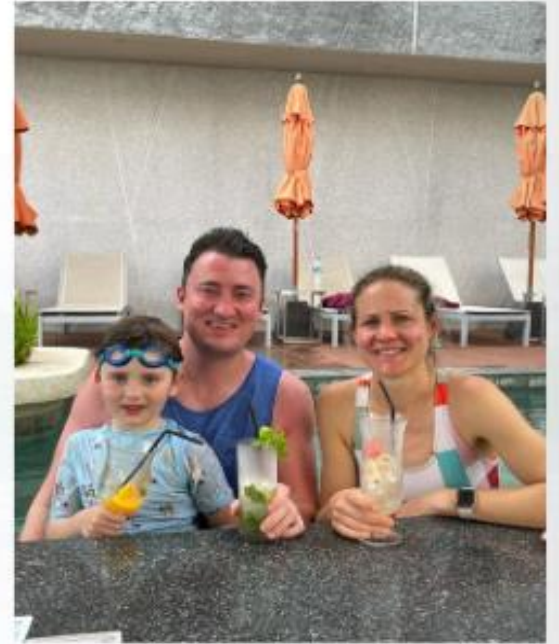




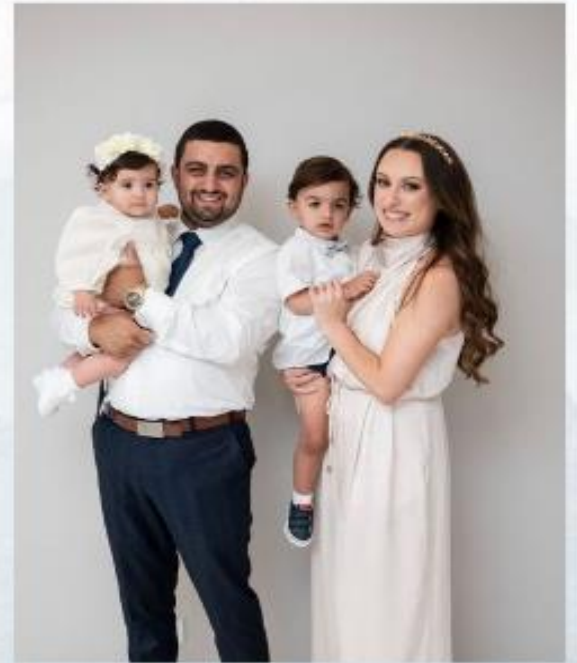
















Welcome  
to the World





happiness  
[hap-ee-nis]

noun

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





