Welcome.

Stuart + Carlyon offers clients a brand new financial planning service that combines an unmatched experience in financial and investment planning with a broader life-goal focus.

The market is crowded with commission-driven advisers. By contrast, Stuart + Carlyon provides a boutique, fee-based service supported by a powerful network of investment, tax and legal specialists. Our approach enables you to receive superior unbiased advice that can make a big difference to your life.

You are invited to join us for coffee and to see how our services can assist you.

STUART + CARLYON

Financial advisers for your lifetime goals

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STUART + CARLYON

"Money is the tool that helps you achieve your goals, and our role is to provide you with the best available financial advice."

Financial advisers for your lifetime goals

Here's how we can assist you.

Over time, most people build up their financial arrangements on an ad-hoc basis. Sooner or later this may cause problems. Our job is to help you tailor your finances to better match your lifetime goals. You may have dreams of early retirement, travel, or a change of career: the right strategies can help you attain these things by giving you a stronger financial footing. Or you may simply have money to invest and require prudent advice and management.

- **Strategies for all stages of your life.**
- **Wealth creation and accumulation.**
- **Financial advising – all aspects from trusts, taxation and investment.**
- **Custodial services – your investments managed safely and without fuss.**
- **Financial planning for individuals going or returning from overseas.**
- **Financial advisory services as part of top-level employment packages.**
- **Financial education programmes for employees.**

Where technical advice is required, for example with international taxation or with the establishment of family trusts, we employ specialists and we can work with your own legal or accountancy advisers as required. We enjoy a strong network within the financial, accounting and legal professions.

Our working style.

Our job is to let you enjoy your life without unnecessary financial worries. We help you to decide the best way to apportion your income and maximise your assets to achieve what is important in your life.

If you are looking to accumulate assets for your future lifestyle, we can set up a regular investment programme. Conversely, if you have received a sum of money from a super scheme, inheritance, matrimonial settlement or sale of a business or property, then we can recommend an investment strategy for long term growth and/or a regular income stream.

We offer a highly personalised and professional level of service, and because we understand our clients so well, it is perhaps no surprise that we have relationships that go back almost two decades. Many of our clients are overseas and thanks to our Investment Management Service they know their financial arrangements are in safe hands: a phone call away.

Stuart + Carlyon provides the assurances normally associated with much larger firms. For the custodial care of your money, we employ the expertise of Aegis Ltd, a wholly owned subsidiary of ASB Group Investments Ltd. To preserve our independence, we have chosen to source our research from a range of investment houses and sharebroking firms.

Our credentials.

Susanna Stuart has an extensive background in finance including the money markets, share broking and trustee services extending back to 1980. She has been a personal adviser since 1986, the last 10 years with a large accountancy firm, and has a deep knowledge of financial issues affecting clients. Susanna has written a regular money column for Next magazine since 1996 and is author of "Your Family Fortune – Money Strategies for You and Your Family." Susanna serves as Director of Finance on the Board of the Surf Lifesaving Northern Region.

Deborah Carlyon brings more than 18 years experience in personal financial advice through her extensive experience as a senior financial adviser in banking and with a large professional accountancy firm. The decision to co-establish a new financial advisory service comes from her belief in taking a client focus rather than product focus. Deborah has appeared with Susanna on the TV One programme "Money Doctor."

"**Finance is part of the equation, but the focus has shifted toward such issues as a work-life balance and the attainment of life goals. We provide a service where we can deal with the investment or tax options, but do this in the full context of your main dreams and objectives.**"

Susanna and Deborah are both Certified Financial Planners (CFP^CM^) and members of the Financial Planners and Insurance Advisers Association (FPIA).