



SPECTRUM

Helping ADF members achieve  
their long-term financial goals

Professionalism • Honesty • Integrity

## What people say about Spectrum

Reid was recommended by a friend to us and we were so thankful. He immediately found us suitable options and dramatically reduced the waiting time compared to what we had been told (by the other broker)! We are happily settled in our new place and it was all down to the capability, efficiency and proactive work ethic of Reid and his team.

**Catherine S.**

We have dealt with Spectrum Financial Solutions for many years. The team are fantastic, friendly and really care about their clients. They have a strong emphasis on customer service and ensuring the most practical solutions for their customers. As a building and development company ourselves we thrive for businesses like Spectrum Financial Solutions and wish there were more in the industry like them. It's hard to find companies with such integrity and a high ethical standard and professionalism. Thank you Team keep up the great work.

**Frederick P.**

Reid and his team at Spectrum Financial Solutions have been amazing. I have been accessing their services and advice for over 5 years now. He (and his team) have helped my family and I with tax/ accounting, general financial advice, and a variety of loans. Reid and his team have been very responsive particularly via emails. This has been great as we are not in Sydney and we can then action documents etc late at night. That level of service is fantastic and made the whole process easier to manage around our work and family. Reid has always been respectful and approachable no matter the financial circumstances. They always take the time to explain everything and answer all my simple questions. I will continue to use Reid and his team.

**Andrea F.**



## About us

Since 1982, Spectrum has been serving those who serve us. Most financial institutions do not understand the ADF, so cannot provide the expert financial and tax advice members require. We have the necessary licenses, experience and understand ADF entitlements. At Spectrum, we specialise in assisting ADF members to fully utilise their Defence entitlements, such as, HPAS, DHOAS\* and HPSEA, whilst providing a one-stop shop for all things financial, including property investment, home loans and tax advice.

We are heavily involved in the Defence community through contributions to ADF-aligned charity foundations, various sporting team sponsorships and our proud connection with the Randwick Family Centre.

Our exclusive services are available to our Defence clients, for life.

## How we can help you



### Expert guidance

Our expert advice will help you make the right decisions about:

- Defence entitlements
- Property (home and investment)
- Borrowing and loan structures
- Tax planning



### Personalised advice

One-size-fits-all financial advice is bad advice. So we'll work with you to develop a personalised long-term investment strategy based on your unique circumstances and goals.



### Ongoing support

We'll help you stay on track with regular, ongoing reviews. No matter what stage of the financial life cycle you're in, we'll be with you at every step.

\*More information about your DHOAS eligibility can be obtained at [dhoas.gov.au](http://dhoas.gov.au) or on 1300 434 627.



We help  
Defence personnel  
maximise their  
financial potential



[www.spect.com.au](http://www.spect.com.au)



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Spectrum Financial Solutions



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