



# CFV Services



At CFV we provide Financial Advice - Investment, Superannuation, Insurance and Retirement Advice to those who want to achieve their goals faster and improve their current situation.

Take the next step in your financial journey by speaking to one of our professionals.

<https://cfvservices.com.au/>

**Address** : Level 45/680 George St, Sydney NSW 2000, Australia

**Phone No** : 02 8080 5517

**Email ID** : [Victor@cfvservices.com.au](mailto:Victor@cfvservices.com.au) / [admin@cfvservices.com.au](mailto:admin@cfvservices.com.au)

Hours of Operation :

Monday: 8:00 am - 6:00 Pm

Tuesday, 8:00 am - 6:00 Pm

Wednesday, 12:00 pm - 6:00 Pm

Thursday, 8:00 am - 6:00 Pm

Friday, 8:00 am - 6:00 Pm

Saturday, 9AM–2PM

Connect with us:

<https://www.facebook.com/cfvservices/>

<https://www.google.com/maps?cid=2839595898067140010>

<https://www.instagram.com/cfvservices/>

<https://www.linkedin.com/company/cfv-services>


<https://cfvservices.com.au/blog>

<https://www.youtube.com/channel/UCKgPfnelj483L-2n-RhnZVw>



LET US KNOW  
IF YOU NEED  
HELP


[CFVSERVICES.COM.AU](https://www.cfvservices.com.au)



BAD DEBT

**DEBT ON DEPRECIATING  
ASSETS**


**DEBT ON CARS,  
HOLIDAYS**

A photograph of a modern, white, multi-level house with a blue sky and green lawn. The house has a minimalist design with large windows and a central entrance. A paved walkway leads to the front door, and there are some green plants in the foreground. The overall scene is bright and sunny.

GOOD DEBT

# DEBT ON APPRECIATING ASSETS

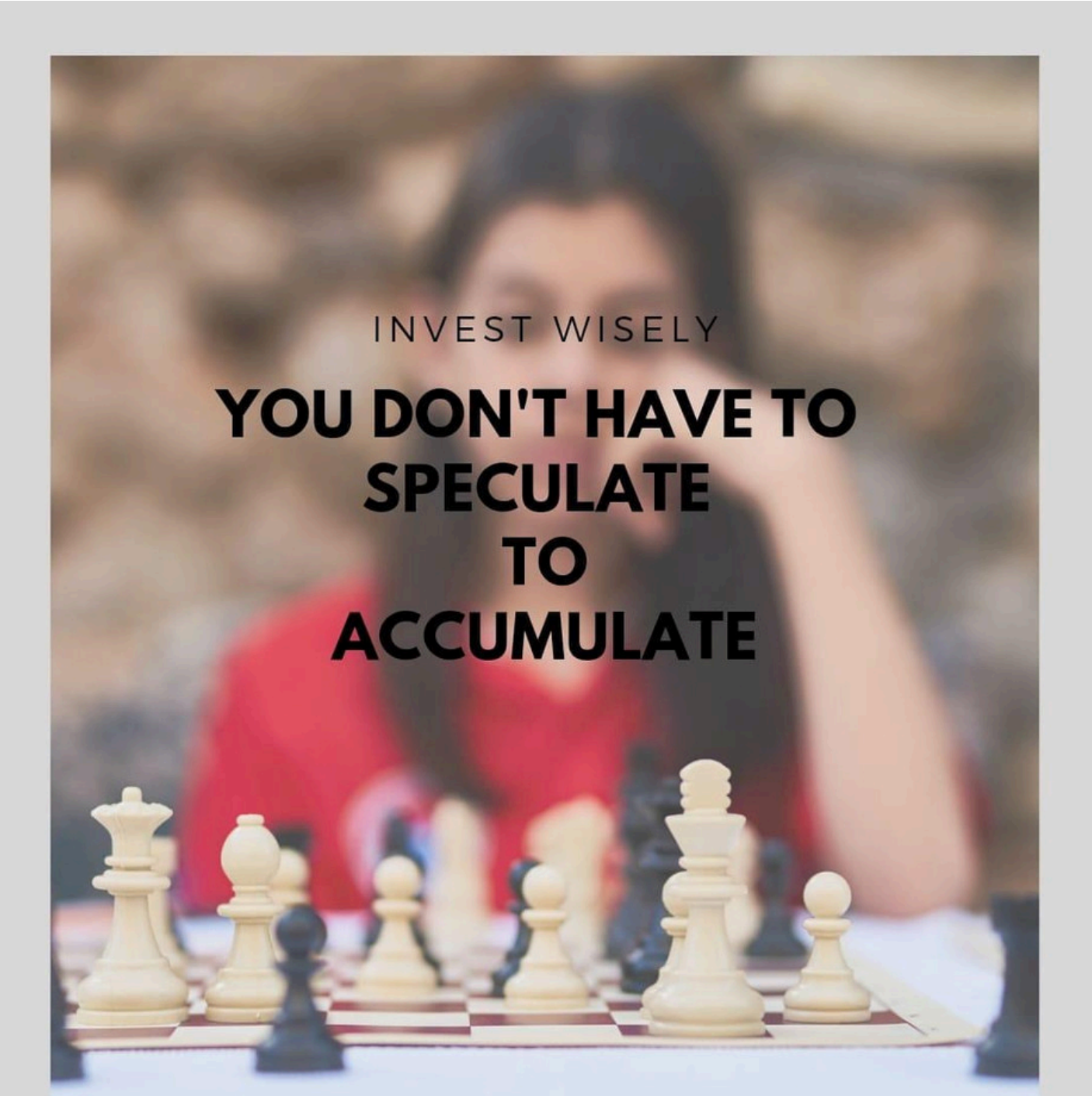
## DEBT ON HOUSES



SMART DEBT

**DEBT ON APPRECIATING  
ASSETS THAT ARE TAX  
DEDUCTIBLE**

**DEBT ON HOUSES,  
INVESTMENTS**

A woman with dark hair, wearing a red shirt, is sitting at a table and playing chess. She is looking down at the board with a thoughtful expression. In the foreground, several chess pieces are visible on the board, including a white king, a white pawn, and a black pawn. The background is blurred, showing other people and a bright, indoor setting.

INVEST WISELY

**YOU DON'T HAVE TO  
SPECULATE  
TO  
ACCUMULATE**

# **PRIORITIZE YOUR RETIREMENT - IT IS FOR YOU!**



**CFV  
SERVICES**

**CFV  
SERVICES**



We make an  
average of 35,000  
decisions a day.

**HOW DO  
YOU KNOW  
YOU ARE  
MAKING  
THE RIGHT  
ONE?**

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# CFV SERVICES

Age	Today's super average balance <sup>7</sup>	Recommended super balance today for 'comfortable retirement' <sup>9</sup>	Gap
25 - 29	\$26,046	\$38,800	-\$12,754
30 - 34	\$52,002	\$74,600	-\$22,599
35 - 39	\$82,262	\$122,200	-\$39,939
40 - 44	\$116,782	\$174,200	-\$57,418
45 - 49	\$154,917	\$231,600	-\$76,684
50 - 54	\$200,598	\$300,200	-\$99,603
55 - 59	\$259,209	\$379,000	-\$119,792
60 - 64	\$311,504	\$466,800	-\$155,296



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**FOLLOW+**



# YES! WE ARE **BACK!**

INQUIRE NOW!  
[www.cfvservices.com.au](http://www.cfvservices.com.au)

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SERVICES



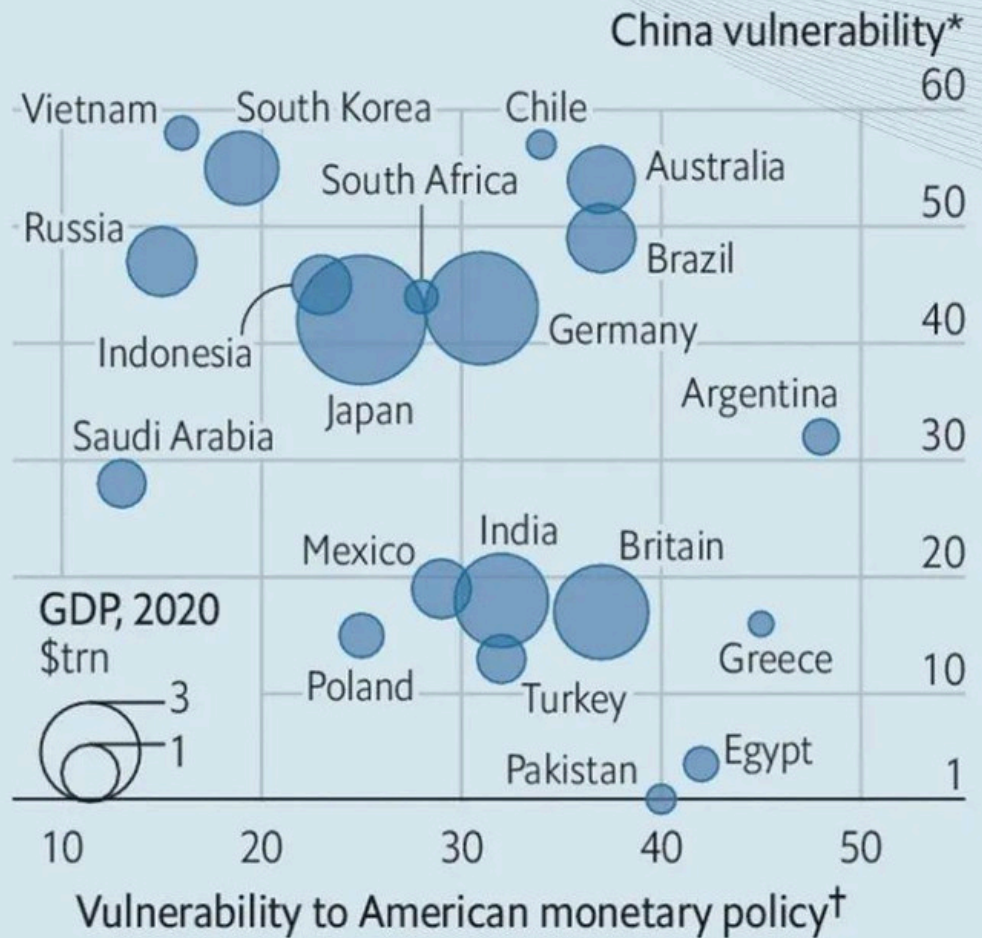
A small brown and white dog, possibly a Jack Russell Terrier, is wearing black-rimmed glasses. The dog is sitting at a laptop keyboard, with its front paws resting on the keys. The background is a plain, light-colored wall.

**CFV  
SERVICES**

**CHECKING MY  
INVESTMENT  
PORTFOLIO TODAY**

## Spheres of influence

Vulnerability indices, 2021 or latest  
Selected economies, 60=most vulnerable



\*Ranking of 60 countries based on exports to China as % of GDP  
†Ranking of 60 countries based on five indicators including inflation and debt to GDP

Sources: IMF; World Bank; BIS; *The Economist*

**HOW  
VULNERABLE IS  
YOUR  
PORTFOLIO TO  
THE MAJOR  
ECONOMIES?**

Follow us for more!  
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**Saving means allowing a break from the pay cheque to pay cheque cycle or allowing for a big purchase down the road, like a vehicle, vacation, or house.**



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*Path to*  
**FINANCIAL  
INDEPENDENCE**

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Budget



Clear Bad  
Debt



Save



Invest