



Happiness Book

2025

CEO Report

Welcome to the 2025 EJM Advice Happiness Book



As I reflect on the past year, one word stands out: gratitude.

Gratitude for our clients who trust us with their dreams, for our team who brings passion and care to every interaction, and for the communities we serve that remind us why we do what we do.

At EJM Advice, our purpose has never been just about financial advice - it's about creating happiness. Happiness looks different for everyone: for some, it's the freedom to retire with confidence; for others, it's the ability to take that long-awaited trip, start a new chapter, or simply enjoy peace of mind knowing the future is secure.

This year, we've had the privilege of helping over 1,400 Australians define and achieve their version of happiness and we were thrilled to welcome over 100 new clients to the EJM Advice family. Thank you for trusting us to help create your happiness.

Every story in this book is a testament to what happens when advice becomes more than numbers - it becomes a partnership, a journey, and a shared vision for a better future. Thank you to every client who has opened up and shared their story. You inspire us every day.

As we look ahead, our promise remains the same: to walk alongside you, to listen, and to help you create the life you've imagined. Here's to another year of happiness - your happiness.

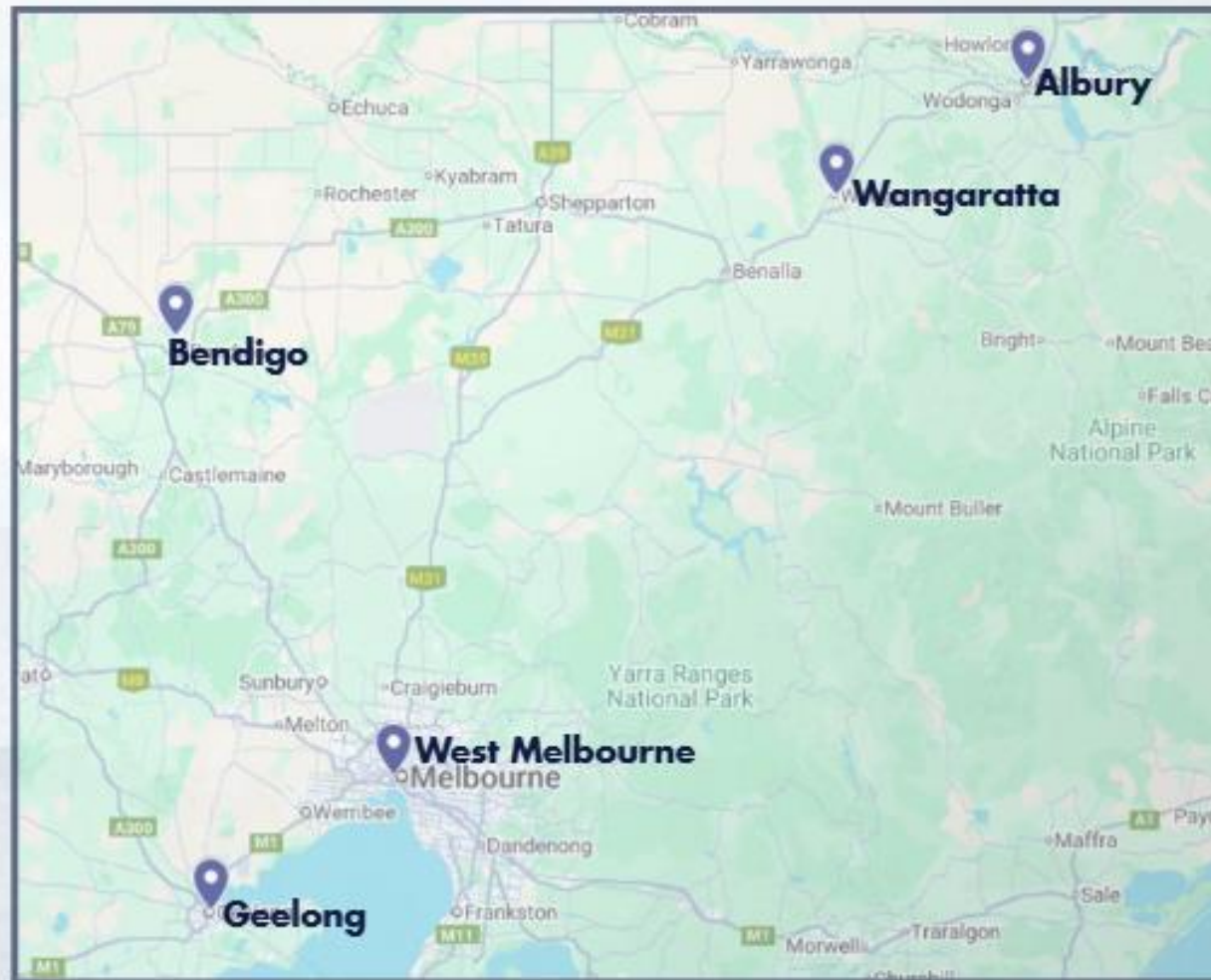
Sincerely,

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

Peter Monahan
CEO



EJM Advice Office Locations



EJM Advice Foundation Report



At the EJM Advice Foundation, our mission is to create a positive impact by supporting and raising awareness for causes that matter to our team, clients, and communities.

We believe that meaningful change starts with empathy, collaboration, and action and this drives everything we do.

This year, the foundation has proudly supported a range of charities, local communities, and individuals in need. Beyond providing practical support, we have focused on raising awareness within our team, encouraging everyone to engage with causes that resonate personally. By sharing these stories with their networks, our team has helped amplify the foundation's reach and impact across the wider community.

Each initiative this year reflects the generosity, dedication, and passion of our team. From assisting vulnerable families to contributing to local programs, our work demonstrates the power of collective action and the difference we can make when we come together for a common purpose.

Looking ahead, we are excited to explore new opportunities to expand the foundation's influence. Plans are underway for an annual fundraising ball, which will provide a platform to support those in need while fostering community engagement. We also aim to increase awareness about the foundation - its mission, values, and purpose; so more people can understand the heart behind our work and be inspired to get involved.

The EJM Advice Foundation is more than an initiative - it is a reflection of our culture and commitment to making a difference. Every contribution, whether through time, resources, or advocacy, strengthens the communities we serve.

We are grateful to everyone who has supported the foundation this year, and we look forward to building on these achievements in the year ahead.

A handwritten signature in black ink, appearing to read 'Manny Mezzasalma'. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Manny Mezzasalma
Chairperson of the EJM Advice Foundation



Anthony and Linda D'Agostino

Financial Freedom and Family Happiness

For us, financial stability has always been more than just numbers on a page — it's been about creating the life we dreamed of for our family. From the beginning, Linda and I made it clear that our goal was to retire at 55, not because we wanted to stop working altogether, but because we wanted to enjoy the freedom we've worked so hard to build.

Working alongside Brendan and the EJM team has given us the structure, guidance, and confidence to reach those goals. We've learned that success doesn't happen by chance — it's the result of having the right people around you, a clear plan, and a shared commitment, anything is possible.

Our greatest joy, though, comes from our children — Olivia, Elody, and Fraser. Watching them grow into the kind, capable, and grounded individuals they are today fills us with immense pride. They are the reason behind every decision we've made and every goal we've pursued. Knowing that they have opportunities and choices we never imagined for ourselves makes every late night, every sacrifice, and every hard-earned dollar worthwhile.

As we look ahead to the next chapter, we're filled with gratitude — for the lessons learned, the people who've helped us along the way, and the life we've built together. It truly pays to work hard, stay humble, and surround yourself with those who believe in your vision.

Jackie and Karen Oddie

Jackie and I (Karen) are sisters and have been living together for the last twenty-five years. We never thought we'd be in a position to retire, let alone retire early.

We first met with Richard and then Jac from EJM and they both reassured us that retirement was entirely possible and developed a plan to enable us to leave paid work.

Not only have we both now retired at 66 and 64 years, we have also been able to invest in the car and camper of our dreams, which will enable us to live the kind of retirement we always wanted. We love being able to pack up the camper-trailer, clip in the dogs and head off to the beach...the dogs love it too.

Retirement has also enabled us to pursue other activities that are important to us, and which add meaning to our lives. It was always difficult to do much else while working but now we are enjoying the freedom to commit to other kinds of work.

Thank you Jac and the EJM team for helping us see the possibilities and for guiding us through the process.





Les Sanderson

When my marriage ended in 2014, a friend suggested I contact Jan Ellis at Planwell. It turned out to be some of the best advice I could receive. I had no financial security at the time.

The plan that Jan, then Kirsten Hitch and in turn Megan Cull set out for me has provided surety, confidence, financial and mental security I had been missing.

The assistance given enabled me to procure permanent housing and a lifestyle where I got enjoy doing the things without the worry of how much it might cost. This included advice that ensured I paid off my home loan within ten years.

Now retired, I'm very grateful for the guidance and help negotiating Centrelink, and looking forward to the future with no financial stress or pressure allowing to enjoy whatever comes knowing I have funds available.

Lesley Bennett

I have had an up and down journey since 2019 after being diagnosed with cancer. As a result, I had to take early retirement and I sold my house.

After a recommendation from my brother, I contacted Di at EJM Bendigo. As a result of talking to Di and her and the staff in Bendigo and her advice and management I was able to tick of an amazing bucket list trip in Feb this year, in between treatment.

With the amazing support of my family and the advice given I flew out of Melbourne on the 23rd of Feb to start this amazing journey with a friend. We travelled to Sth Africa for days to see wild animals in their natural habitat. Walked with lions. Then flew to Switzerland for a bit over a week, Italy/Vience for another week. Time in Paris and London then on to Amsterdam to start a river cruise. 3 days in Singapore before heading home in April.

Thanks to Di and the team for making it all possible.





Cindy Osmotherly

I am so thankful to Brendan and his team.

I was very confused and anxious about transitioning to retirement and all that was involved in the process was very daunting and overwhelming.

Brendan is very skilled and patient and I felt very comfortable, at ease and safe in the plan he has developed for me for now and into my future. I was worried about not having enough super and dealing with Centrelink but all was taken care of and a big thankyou to Simone who sorted out Centrelink.

I am enjoying my retirement and have enjoyed living the lifestyle I wanted. I am living the dream and travelling overseas and in Australia.

Thank you Brendan I am so happy and grateful.

Andrew and Maxine Parker

When we moved to Australia in 1994, we had some funds to invest, brought over from the UK. Being complete financial incompetents, we got in touch with AMP, simply because they were a big organisation (thought they would be a bit safer) and on the advice of my dad who said "make your money work for you". So, we started an AMP investment fund. Then, for reasons we still do not fully understand, the AMP fund morphed into our association with EJM and thus began our journey with Manny and his team.

We were assured that EJM would manage our portfolio and provide the best advice possible for us both to meet our financial goals, so we stuck with them. What a great decision that was. So much so that as well as the old AMP investment fund (now an EJM one), EJM also took over the management of both our superannuation funds.

Over the last 25 years or so, EJM have provided us with the best advice we could have wished for and helped us get to a place where retirement is now possible (in fact now a reality for one of us). Long term plans are in place and we are well on the way to that "Happy Place". In addition, we are both grateful that we can also secure our children's future when our time on this earth is up.

We have had a few EJM advisors over these years and while some have moved on, they have all been considered friends. So much so, that I was even happy to loan Peter my golf shoes! So, we say to the entire EJM team, past present and future, a huge Thank You. It's been a blast, and long may it continue well into the future.



Russel and Kay Henthorn

Our association with EJM started a number of years ago when my parents relocated back to Bendigo after many years of happy retirement in Queensland. I had an association with George Flack and introduced my father to Flack advisory. The team were very professional and Diana Rogers was extremely helpful in assisting to set up my parents comfortably for their later retirement years.

When my wife Kay and I had the opportunity to transition to a retired, or in my case semi-retired status in 2022, we did not hesitate to reach out to Diana for assistance with a self supported retirement strategy.

Diana recommended that we speak with Daniel Fawcet. Daniel, quickly assessed our financial circumstances and our objectives including immediate, medium, and long-term goals. Daniel subsequently provided a comprehensive and well laid out plan to last well into our twilight years.

Since our first meeting, we have implemented the plan with minimal adjustment. This includes me working part time as part of the transition. Since, starting our new found lifestyle we have enjoyed a number of trips across Australia including Tasmania, South Australia, Western Australia and the East Coast in our Caravan.

We have also enjoyed working around our home and garden and hope to do some minor renovations before heading to Europe for an extended holiday in 2027.

EJM has provided us with a pathway to a comfortable retirement which is a credit to Daniel and the team.

Reece and Jo Chadwick

My wife Jo and myself moved to David Clark and Planwell/EJM in 2016 after a bit of a bumpy ride with our initial Financial Planners.

Since moving over, we have continued to watch our Super continue to grow albeit the rough times that COVID brought to the world.

We recently enjoyed a month in Europe seeing many iconic sites and visiting 7 Countries.

We enjoy a great financially worry free lifestyle travelling Australia and enjoying life to the fullest with family and friends.

David and the EJM team have been awesome with their help as we navigate retirement.



Elym Team
♥











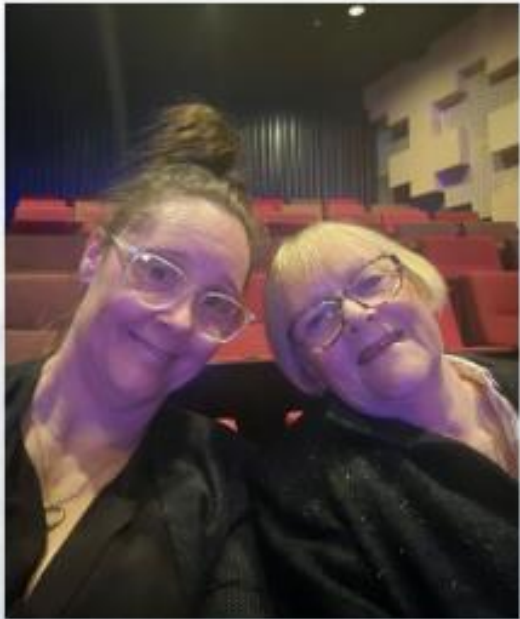






EJM Family ♡







family









family





family





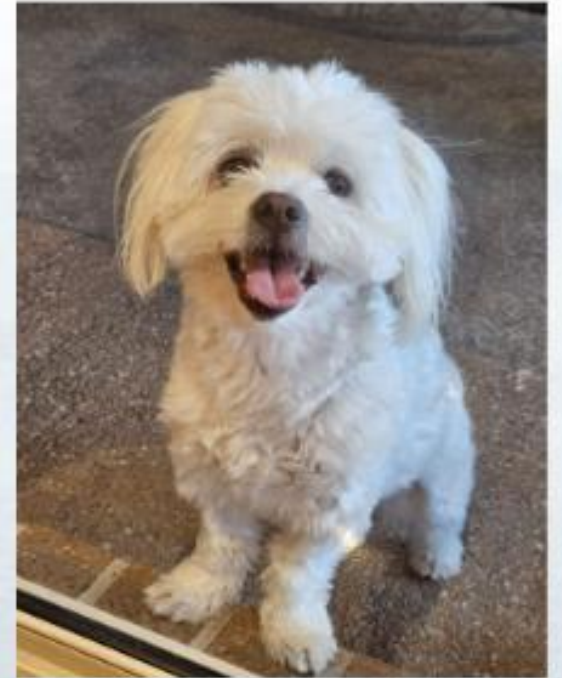
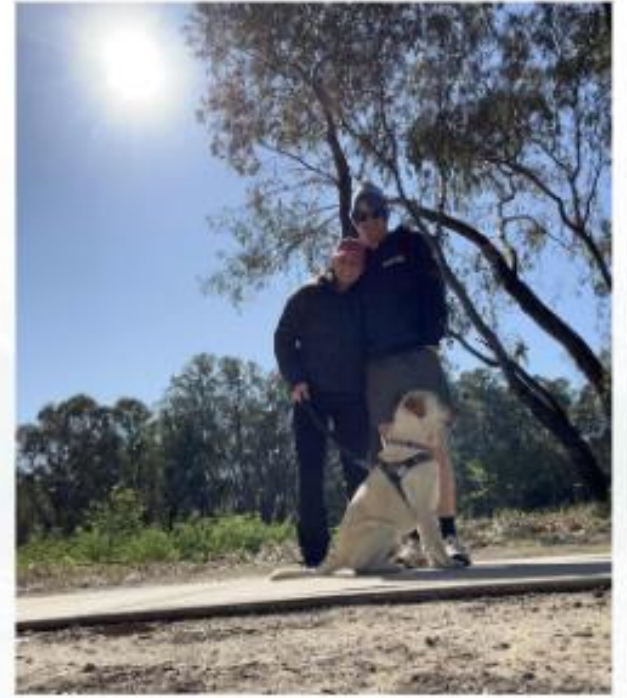






#BESTFRIENDS







welcome
to the
world



happiness
[hap-ee-nis]

noun

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

