



**KTA<sup>®</sup>**  
FINANCIAL SERVICES

&

**ekta**  
INSURANCE BROKERS

# Celebrating 40 Years



Proudly serving the community since 1980



## Financial wellbeing



*Josh Pegler, Melissa Paech, Kym Thyer, Allison Cooper, Beverley Blicavs, Theresa Robinson and Karina Twartz.*

Based in the beautiful town of Strathalbyn, KTA Financial Services has been delivering leading financial planning and wealth creation strategies for the financial wellbeing of clients in the local and surrounding community since 1980. KTA Financial Services (KTAFS) and founding Principal and Financial Adviser Kym Thyer, have a 40-year reputation around the country for their caring, pro-active work ethic and operational excellence.

Since its establishment in 1980, KTAFS has been a trusted and valuable business which has guided the financial growth for many local families and businesses, and now coaches and provides guidance to the next generation of

these families in the art of building a secure financial future.

From small businesses to individual clients, KTAFS demonstrates best practice in wealth creation for all clients through personalised, honest and ethical financial advice.

At KTAFS, the experienced and welcoming staff offer advice in areas such as: financial, lifestyle, insurance, investment strategies, self-managed super funds, superannuation, retirement planning, Centrelink, aged care and estate planning. The whole team work closely with clients and their families to provide a truly tailored service and trusted relationship – a client offering that is often promised but seldom delivered across the

wider industry.

Over 70 per cent of KTAFS's 700 clients are locals, and it is easy to see why the team maintains these strong, long-term relationships.

Mr Thyer, who has been a part of the community since 1970, said his commitment to creating strong connections in the local community has led to the success of the business today.

"Here at KTA we work across generations to take a long-term view of family wealth creation and financial wellbeing – we're about long-term relationships." "Having been in the business for 40 years, a lot of my clients who started with me in my first year and have now grown (and aged) with me.

"For us it's not just about the numbers, providing a professional service at a personal level, is the key to the peace of mind & confidence that a trusted relationship delivers"

"From a young age, I have always had an interest in all things finance and share markets so I suppose that's why I was initially drawn to the profession.

"When I started, financial planning and wealth creation didn't exist as a profession as it does now, and in recognising the enormous value I could bring to people's lives through my expertise, I saw this as an opportunity to do a lot of good in the wider community."

Kym's commitment to the financial advice industry was formally recognised in April 2013 when he was awarded Charter Financial Planning's highest individual award – the Gerald Lippman Perpetual Trophy as the Charter Financial Advice Network's National Adviser of the Year. This award is presented to the most outstanding adviser who has contributed not only to the Charter network, but to their local and wider community, as well as the profession itself.

From humble beginnings as a business run from Mr Thyer's home office in Strathalbyn, to now wonderfully inviting corporate premises, KTAFS's physical presence has grown under extensive recent renovations alongside of the business' impact in the community. Now with beautiful stonework, impeccable facilities and an impressive boardroom to host clients and staff meetings for 11 employees, the business is thriving.

Like any business in a constantly evolving profession like financial planning, KTAFS has undergone a number of transformations. But right throughout, the business's core values have remained, personified by the reliable, caring and honest staff who have fostered a strong culture throughout the business.

KTAFS Office Manager, Mrs Melissa Paech, who has been a part of the business for over seven years, said there is a great team of people within the business.

"We will go above and beyond – working with clients and supporting each other as a team. This is part of the strong, core culture of the business that has always been there.

"It is a lovely place to come to work. We have beautiful facilities, and a great team of people. We have very low staff turnover which goes to show the strength of the business in the way we care for each other and enable each other to do our best work.

"At KTA we all pride ourselves on customer service and making sure we support the best possible outcomes for our clients."

**"For us it's not just about the numbers, providing a professional service at a personal level, is the key to the peace of mind & confidence that a trusted relationship delivers"**

*- Kym Thyer*

"We have clients both pre and post retirement. Josh's introduction into the business helps us tap into the younger generation with often much-needed advice for millennials and the like.

"It's enormously satisfying to help clients realise their picture of "financially happy" and support them to live their best lives. I believe life is meant to be enjoyed – not just endured!"

When thinking about what he prides himself on most, Mr Thyer told The Southern Argus he enjoys instilling his client's journeys with clarity, trust and support.

"The thing I get the most satisfaction out of is going on the journey with our clients and having the privilege of their fellowship as they live the outcomes of the advice and support we've provided," he said.

"It's rewarding to see people put their trust in you and the business to give them some guidance.

"To see them land where they've always aspired to land and achieve what they want is what really lights me up – it's the thing that gets me out of bed in the morning."

"It's more about enjoying a rich life than being rich in life, which is something we frequently say to our clients."

**Congratulations to  
KTA Financial Services on  
Celebrating 40 years  
of supporting the  
local community**



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## KTA builds successful partnerships

According to KTA's financial licensee and partnership manager with Charter Financial Planning, Stuart James, the culture at KTAFS is best measured by the tenure of staff and the enjoyment the team has in being part of the business.

Having worked directly with Kym and the team at KTAFS for six years, Mr James said he has built an open and respectful relationship as a business partner.

"But I now have the luxury of enjoying a personal relationship with Kym and his extended KTA team given our time working together," Mr James said.

"Communication is very easy and we can talk very openly about all issues, regardless of any difficult conversations or sensitivity given the trust and respect that we have built over time.

"Our engagement has varied substantially as financial services has evolved in recent years."

As part of his role, Mr James told The

Southern Argus he enjoys supporting the business.

"The team are local and are all great people and they bring a high-level of professionalism while being very grounded, humble and respectful of all of the individuals and families that they work with.

"The lengthy tenures of the KTA team help build extended relationships with clients over time and this provides a level of routine and familiarity that gives clients comfort when talking about their personal situation, family, financial goals and on occasion when managing personal insurance claims."

Throughout his partnership, Mr James expressed his appreciation for Mr Thyer's personal values and the way that he goes about his business.

"Kym holds old-school values about delivering on what you say, being accountable and being honest about your contribution to the business. While at times he expects a lot

from his team in delivering outstanding client outcomes, he is deliberate and proactive in displaying gratitude and acknowledging a job well done. He also wears a tie regardless of the professional setting, which I really respect," he said.

"I love that while Kym could be very comfortable to relax in his business after 40 years, he is always looking for better ways to do things."

For KTAFS, this continuous improvement and commitment to values is also evidenced in the consistent annual achievement of the Charter Financial Planning Leader Practice since 2013, which recognises the top 20 Charter Financial Planning practices in Australia each year.

He continues to take the time out to work on his business and to support the team through regular team days, professional development and team hospitality for events like Christmas and special celebrations.

"These things can often be missed or

dialled back when people are busy, but Kym continues to appreciate the importance of his team and how they have helped him get KTAFS to where it is today.

The impact of Kym's advice and KTAFS's exceptional client service has been recognised consistently over the years through Charter Financial Planning's State and National Value of Advice awards, whereby recipients are deemed to have made a most significant and material change to a client's financial future, based on real client stories.

"He is very humble in what he has achieved but his tenure, business success, team culture and client feedback is testament to how Kym goes about his business."

"Kym and I have a great relationship where we speak in confidence regularly and I would absolutely be comfortable in having KTAFS look after my own financial needs or to recommend KTAFS for family and friends."

## Trusted advice for 40 years

For 40 years Strathalbyn residents, Brian and Heather Harley have put their trust in Kym and the team at KTA which has left them in an ideal financial position today and the couple have never looked back.

"I knew Kym from the day he came to town, his dad had a service station here and I also played football with Kym throughout our career," Mr Harley said.

"When he branched out into insurance, I was one of his very first clients who bought a policy from him for my youngest daughter.

"From then on we never looked back and he has looked after us exceptionally well."

When super became more important for the couple, Mr Harley said it was a no brainer swapping his super over to Kym's business.

"From then it just got better and better, I was certainly looked after better than where I was," he said.

"I grew up with him so I trust him, he is genuine with what he says and overall the people who work at the business always give 150 per cent.

"They are so friendly and they always give back to the community."

Mr Harley told The Southern Argus when salary sacrifice came in, this changed everything for their lifestyle.

"It changed everything. At the time I was working away a lot in Victoria and my wife, Heather was also working and the kids had moved out, so he helped us build up a healthy savings.

"They set us up really well.

"We wouldn't be in the financial position we are today if it weren't for his guidance and advice.

"My youngest daughter has all her business with KTA too and before my eldest daughter moved, he also gave her great guidance.

"They are a business that I would recommend and trust.

"I'm not just saying that because I have to, they genuinely care about their clients."

Mrs Harley said they have not had any problems with KTA in the 40 years.

"He's not there to make us a fortune, but he's there to stop us from going broke which is great," she said.

"He helped us set up salary sacrifice which was very important, and something I didn't know anything about, so it was great that he educated us and led us in the right direction.

"We put extra into our super and it's really paid off."

With community spirit, Mr Harley said Kym and the team are always giving back by providing crucial sponsorship to local sporting clubs.

"When they have their clients annual golf day, I always help out with cooking a BBQ.

"It's a really great community and a great group of people.

"Kym isn't all take, he's about supporting the community and providing opportunities which benefit many."



40 year clients at KTA, Mr and Mrs Harley.

Dear Kym & KTA Team,

**Happy 40<sup>th</sup> & congratulations on achieving such a milestone.**

From all the team at UBS Asset Management

*"At KTA we all pride ourselves on customer service and making sure we support the best possible outcomes for our clients."*





**Kym Thyer**  
Principal & Financial Adviser

Right from the start of my career in 1980 as an adviser in the financial services industry, I've been driven by the desire to really help people. It's been an immense privilege to share my client's journey, and guide them through each life stage to achieve their goals and dreams. At KTA we are all about long-term relationships, it is very rewarding to see client's put their trust in us to help them succeed. We all work hard and want it to be for something meaningful, so that life can be not just endured but really enjoyed.



**Josh Pegler**  
Financial Adviser

I joined the financial services industry and KTA in 2016 because of the opportunity to make a difference in people's lives. I feel very privileged knowing I am in a position to assist people in the community to make sound financial decisions with confidence, it's the best part of my role. Having grown up in Strathalbyn, I love that I am working where I can give back to the local community that nurtured me and get a real sense of value from being involved.



**Melissa Paech**  
Office Manager

Having just clocked up 7 years at KTA, I can honestly say, time flies when you are having fun! Don't get me wrong, it's extremely hard work in a very challenging industry, but when you work with a wonderful team of people, even bad days can be enjoyable (chocolate biscuits help!). The culture at KTAFS is unique, nurturing relationships and creating an environment where everyone genuinely cares about each other, I think it's what sets us apart from other businesses.



**Alli Cooper**  
Senior Client Services Officer

A move to the Fleurieu Peninsula in 2010 led to my decade long career at KTA. Having grown up in a small rural town, I love the community feeling that working at KTA brings. Being a part of the KTA family is what's kept me here so long. Kym is a fantastic leader, always striving to deliver the best service possible. I love that I have the opportunity to get to know our clients and still deliver high level service. It's such a satisfying feeling.



**Bev Blicavs**  
Senior Client Service Officer

I have worked in the finance industry for 40 years and am fortunate to have been at KTA for almost ten of them. Kym has built a unique business culture at KTA, where there is a real sense of belonging and pride in what we do. I enjoy being part of our close-knit team, and the work environment Kym has created is very supportive. Being a long term Hills resident it is a pleasure to work in Strathalbyn, where that sense of country and community still exists.



**Theresa Robinson**  
Receptionist

The beautiful township of Strathalbyn is where I enjoy living and working. With a background in real estate administration it was a change of tack taking on the Receptionist role at KTA over two years ago; I felt a real sense of belonging the minute I started. I have really enjoyed getting to know all our lovely clients and being involved with the different events we host. Our seminars and annual golf day provide an opportunity for me to take things a bit slower and have a good chat with clients.



**Karina Twartz**  
Client Services Officer

Originally a Sydney sider I made the move to Strathalbyn when my children were young. Through local contacts I landed a position at KTAFS in 2017 and haven't looked back. It was a great fit, my finance industry background has held me in good stead and I feel like I belong in the KTA family. Everyone here really cares! They care about their work, and the well-being of their clients, which is so refreshing. I love working where I live and being a part of such a great team.

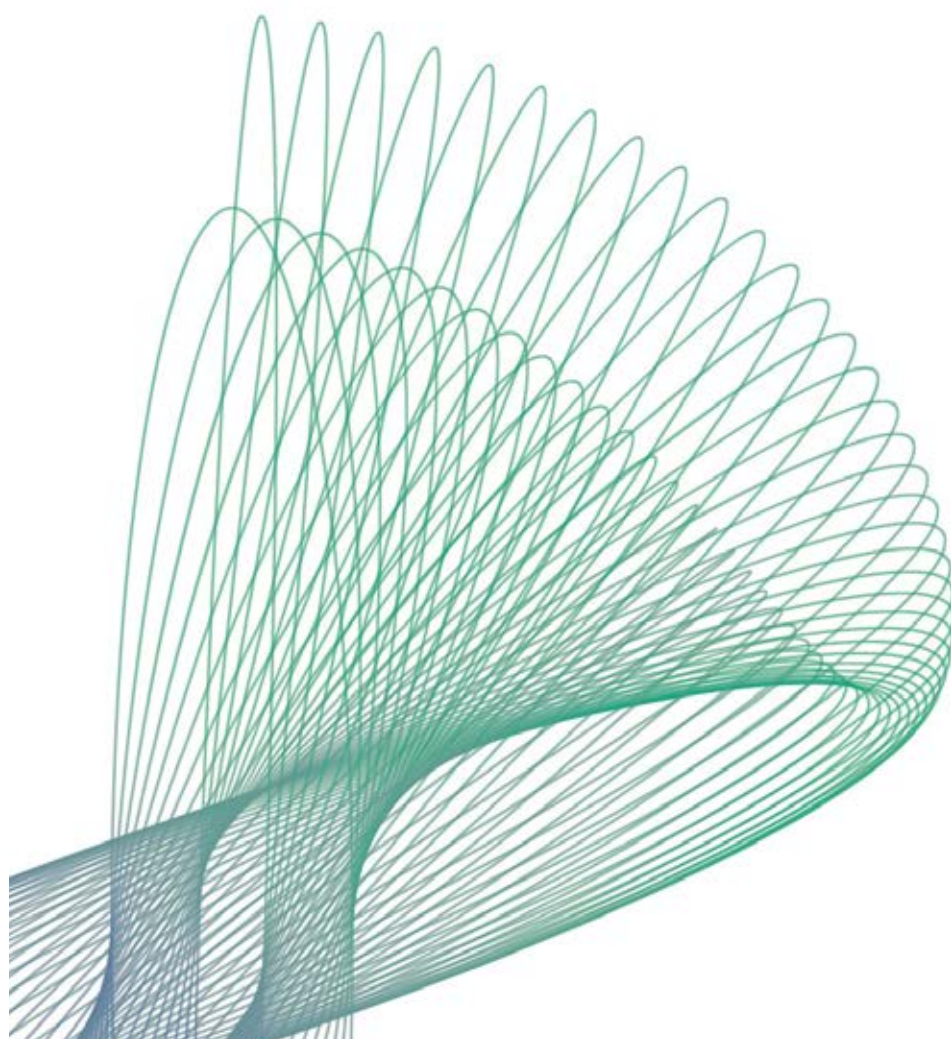
## Community and philanthropy

As a member of the local community for over 50 years Kym regularly commits to pro bono work in dispute settlement and personal advice, Centrelink and Financial Planning, particularly to the elderly or those with little capacity to pay.

KTAFS is also a participant in the Cancer Council's Pro Bono program providing financial planning support to approximately 4 clients each year – a most satisfying and fulfilling experience.

KTAFS is a regular supporter of the "Make a Wish" Foundation as well as other volunteer and charity organisations.

In November 2016, Kym took leave from the practice to participate in the Novita Mighty River Run. Fundraising for the event began six months prior, with Team KTA raising almost \$21,000 for Novita Children's Services who provide support and assistance to children and families with disabilities.





# The evolution of KTA Insurance Brokers



The KTA Insurance team: Haley Peddle, Bill Breakey, Will Ray and Julie Horne.

The well-established KTA brand and long-standing reputation in the local community is what first drew managing partner and co-owner Will Ray to the business in mid-2019.

With two decades of experience in the insurance industry, it seemed a natural fit for Will, and thus began the next step in the evolution of KTA Insurance Brokers.

From small family businesses to more complex risks, regionally based KTA Insurance Brokers can design insurance programs to cater to the needs of agricultural and commercial-based businesses.

For 20 years Will has been insurance broking in regional areas specialising in agricultural and commercial risks.

"I understand the needs of regional business and the sometime complex nature of protecting their assets," he said.

KTA Insurance Brokers are an authorised representative of Insurance House Group and part of the Steadfast Group.

This provides the support of one of Australia's most reputable broking groups, plus the flexibility and influence to provide it's clients with the most suitable insurance

solutions.

Will said the team at KTA Insurance Brokers can offer support for a greater variety of risks and exposures that businesses face and implement insurance programs to suit client specific needs.

"We can support businesses from broad-acre and livestock farming, to vineyards" he said.

"We also focus on providing risk management solutions for our business clients.

"We pride ourselves on getting to know

and understand our client's businesses and build long-term, beneficial relationships.

"Our aim is to be your trusted advisor, to ensure the longevity of the farms and businesses we insure.

"At the end of the day, it is important that our clients understand that we represent them, not the insurance company, and we endeavour to provide the best possible outcome, be it at claim time or renegotiating their renewals."



*"We pride ourselves on getting to know and understand our client's businesses and build long-term, beneficial relationships."*



# Celebrating 40 Years



**Will Ray**  
**Managing Partner/  
Authorised Representative**

Following 20 years of experience in insurance broking in regional areas and a short stint in the corporate world, it was the well-established KTA brand and long-standing reputation in the community that drew me to the business in mid-2019. As Managing Partner and co-owner of KTA Insurance Brokers, I am back to doing the things I really enjoy, working within a team of great people specialising in agricultural and commercial risks.



**Bill Breakey**  
**Account Broker/  
Authorised Representative**

I've spent almost a decade working at KTA, being a finance industry stalwart, with over 40 years' experience. KTA started out as a community based business, which now provides insurance services not just locally but interstate. I travel up from Seaford Rise every day and thoroughly enjoy the tranquil country drive. Strathalbyn is a beautiful destination and that's part of what attracted me here. It's a great place to work where the staff are treated like family.



**Julie Horne**  
**Assistant Account Manager/  
Authorised Representative**

I joined the KTA team just over six months ago and don't know why I didn't make the change sooner. I've always worked in big corporate companies, so it was a nice to join a smaller and more intimate business like KTA. Everyone really cares about their clients, and it feels like a family here. The management group are always coming up with new ways to maintain our great team culture with fun team building events, such as go-kart racing, who knew I was so competitive!



**Haley Peddle**  
**Assistant Account Broker/  
Authorised Representative**

As a mum I love that the team at KTA are family friendly and provide flexible work arrangements. I've been with KTA for over four years now, and enjoy a relatively short work day commute from Mount Barker. Having recently celebrated my 40th Birthday it was lovely to stop and share a group staff lunch in the office, everyone was very kind and generous, which reinforced why I enjoy working here so much.



Melissa Paech, Theresa Robinson, Bev Blicavs, Alli Cooper, Kym Thyer, Will Ray, Josh Pegler, Bill Breakey, Julie Horne, Karina Twartz and Haley Peddle.

*"At the end of the day, it is important that our clients understand that we represent them, not the insurance company, and we endeavour to provide the best possible outcome, be it at claim time or renegotiating their renewals."*





## Industries KTA Insurance Brokers work with include;

- Manufacturing
- Broadacre Farming
- Civil Contractor
- Livestock Farming
- Hospitality
- Vineyards and Wineries
- Wholesale and Retail
- Services/Contractor to Agriculture
- Commercial Property Owners
- Crop Insurance

For more information, or to have a comprehensive review of your insurance program, contact the team (Will, Bill, Haley or Julie) at KTA Insurance Brokers via phone (08 8536 2022) or email ([admin@ktageneral.com.au](mailto:admin@ktageneral.com.au)).



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## Integrity you can count on

*KTA Insurance Brokers are a regionally based insurance broking firm with over 40 years of experience. Our reputation has been built on professional service, local knowledge and a dedicated team who are committed to understanding your needs.*

*KTA Insurance Brokers are authorised representatives of Insurance House Group and part of the Steadfast Group, so we have the advantages of having the support of one of Australia's most reputable broking groups as well as the flexibility and influence, to provide our clients with the most suitable insurance solutions.*



## Our Services

- Regular reviews that suit you
- Advise of your insurance needs
- Discuss and make recommendations to protect you
- Regularly review the market to ensure that we are acting in your best interest
- We will manage the full claim process to ensure you receive what you are entitled to

## Our Insurance Products

- Business
- Public Liability
- Commercial Motor
- Farm
- Winery
- Crop

**Contact us to discuss your insurance needs today!**

KTA Insurance Brokers is an authorised representative 257833 of Insurance House Pty Ltd ABN 33 006 500 072 AFSL 240955



# Taking care of the local community's financial advice needs since 1980



- retirement advice
- self-managed super fund advice
- aged care advice
- centrelink planning advice

- wealth creation advice
- business/farm succession planning
- risk management advice

## Kym Thyer

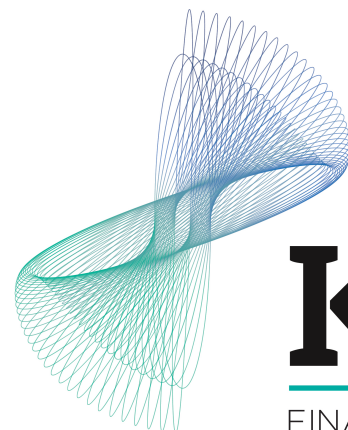
**2018** Lifetime Achievement Award  
**2018, 2017, 2016, 2015, 2014, 2013** Leader Practice  
**2018, 2014** National Value of Advice Award  
**2017** SA Practice of the Year  
**2013** Gerald Lippman Perpetual Trophy  
**2013** National Adviser of the Year Award  
**2013, 2006, 1996** State Adviser of the Year

## Josh Pegler

**2018** National Value of Advice Award  
**2018** State Value of Advice Award

**8536 2022**

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**KTA**<sup>®</sup>  
FINANCIAL SERVICES

**charter** financial planning

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Certified Quality  
Advice Practice 