

Principal

Joy Marilyn Smith

Senior Adviser & Financial Officer

Joy commenced what is now Segue Financial Services back in 1977 designing superannuation plans for mums and dads and business owners. Many of those early clients have Joy to thank for their retirement savings more than 30 years later.

During those years Joy's focus was life insurance and income protection for breadwinners with young families, coupled with retirement savings.

Segue Financial Services went through many transitions during the years bringing the business today where a number of the original clients are still Segue partners - testimony to the Company's culture and stability supported by a very loyal and talented team.

Qualifications

- Certified Financial Planner
- Diploma of Financial Services (Financial Planning)
- Principal Member FPA
- Member of Independent Advice Association

Personal

Married 45 years Joy enjoys spending time with family and friends; entertaining; travel; and cycling with her husband and anyone else who cares to join them. Joy has diversified her energies and skills to incorporate Board Membership on the Board of a not for profit welfare organisation where she carries out the responsibilities of Treasurer.



Career

Joy's motivation and satisfaction in the financial planning industry has come from being creative (some call it strategic) and cutting edge when it comes to helping people achieve their goals. Not satisfied to just do it well Joy's motivation has come from finding ways to "do it even better."

With a desire for the best for her clients Joy has for many years employed people with the very best skills and talent to ensure the highest possible standard of service and attention to clients needs.

Joy's satisfaction in building and owning Segue has always come from satisfied clients and a happy Team where asking questions others don't; finding limbs worth going out on; setting standards then exceeding them; erring on the side of 'immediately;' and always taking her client seriously, are every day events.