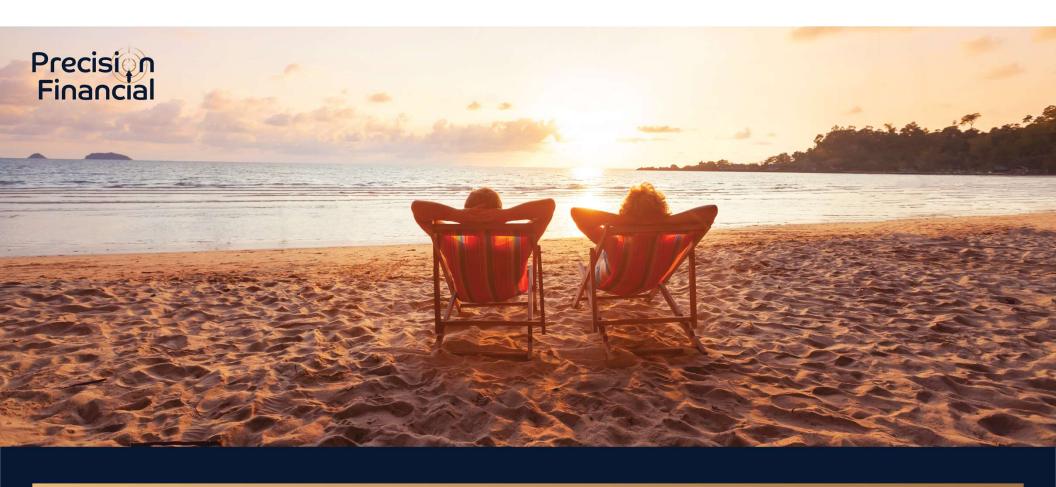
IF YOU WON \$1,000,000 HOW WOULD YOU USE IT?

A. BUY CATAMARAN & SAIL AROUND THE WORLD

- **B. BUY HOLIDAY HOME**
- C. INVEST MONEY FOR THE FUTURE
- D. SPEND LIKE YOU HAVE NEVER SPENT BEFORE





FINANCIAL ADVICE -> FINANCIAL SUCCESS

CLIENT ISSUE: NO PROPERTY DEPOSIT

REAL LIFE CASE STUDY

CLIENT: SARAH AGE 47 (SINGLE)

KIDS: 1 CHILD

ASSETS: \$35,000 CASH

NET INCOME = \$87,000 PA





SARAH -ADVICE DIFFERENCE

- SAVING DISCIPLE (\$1,700 PM):
 GOAL ACHIEVABLE WITHIN 5 YEARS
- BRAINSTORM & BRIGHT IDEA: BUY INVESTMENT PROPERTY (TAX BENEFITS), TO BE FUTURE HOME
- SUPER HEALTH CHECK:
 ON TRACK FOR RETIREMENT
- INSURANCE HEALTH CHECK: FULLY PROTECTED (JUST IN CASE)

PROPERTY SETTLEMENT 24 AUG 21

INITIAL ADVICE

2021 (AFTER 5 YEARS)

ASSETS = \$35,000 CASH

ASSETS= \$145,000 (415%)
SAVING \$1,700 PER MONTH
INVEST RETURN = 8.7% PA

GOAL:

BUY INVESTMENT
PROPERTY THAT CAN BE A
HOME IN THE FUTURE

GOAL ACHIEVED:
BUY \$591,000 UNIT
NET CASH FLOW NEUTRAL
SWAP TO BE HER HOME IN
3-5 YRS





KEY ISSUE:
GLOBAL
FINANCIAL
CRISIS
(2008)

REAL LIFE CASE STUDY

- CLIENT: MAX (56) & MAREE (53)
- KIDS: FOUR (AGE 25, 23, 20, 17)
- NON-HOME ASSETS: \$1,900,000
- MAX'S NET INCOME = \$145,000 PA

MAX/MAREE - ADVICE DIFFERENCE

- GUIDANCE: GOOD FINANCIAL DECISION
 - BUYING 3 INVESTMENT PROPERTIES & REPAYING DEBT BY RETIREMENT
 - TAX EFFECTIVE SUPER CONTS & PENSION INCOME
 - · SMSF LONG TERM RETURNS > 9% PA
- RETIRED WITH \$150,000 PA (50% MORE THAN GOAL)
- 4 KIDS HAVE A HOME
 (\$125,000 GIFT EACH A BIG HELP)
- PEACE OF MIND: NOW ALL KIDS ARE PROVIDED FOR



RETIREMENT & HELPING KIDS

INITIAL ADVICE : APRIL 08	REVIEW : MAY 21 (13 YRS LATER)
MAX (56) & MAREE (53)	MAX (69) & MAREE (66)
NON-HOME ASSETS= \$1,900,000	NON-HOME ASSETS= \$4,700,000 (UP 250%) COMBINED GIFTS TO KIDS = \$500,000
GOAL 1: RETIRE AT AGE 60 ON \$100K PA	GOAL 1 ACHIEVED: RETIREMENT INCOME AT 60 = \$150K PA
GOAL 2: ASSIST 4 KIDS TO BUY FIRST HOME SYD/MEL	GOAL 2 ACHIEVED: 4TH CHILD BOUGHT SYD HOME IN 2021



WHAT IS YOU BIGGEST FINANCIAL FEAR?

- A. HEALTH ISSUE / NOT ABLE TO WORK
- B. BUY HOUSE OR PAYING OFF MORTGAGE
- C. NOT ENOUGH MONEY TO RETIRE
- D. LOSING MONEY IN AN INVESTMENT
- E. HOW WILL CHILDREN BUY A HOME

ADVICE PROCESS

STEP	ITEM	TYPICAL NET COST	BENEFIT
1	INITIAL MEETING	COMPLIMENTARY	FINANCIAL IDEAS NO OBLIGATIONS
2	FINANCIAL PLAN	\$1,300 TO \$2,500	ROAD MAP TO ACHIEVE FINANCIAL GOALS BENEFITS = \$5,000 TO \$10,000 PA
3	ANNUAL REVIEW SERVICE	\$1,300 TO \$2,500 PA	ON TRACK TO MEET FINANCIAL GOALS? BENEFITS = \$5,000 TO \$10,000 PA
4	5-10 YEARS LATER	\$1,300 TO \$2,500 PA	ACHIEVE FINANCIAL GOALS NET ASSETS TYPICALLY 50% HIGHER (COMPARED TO NO ADVICE)

WHO IS A GOOD REFERRAL?

PRE-RETIREMENT 45-60

- OPTION TO RETIRE AT AGE 60
- BUILD WEALTH
- ASSIST KIDS



START A FAMILY 30-40

- PROTECT FAMILY
- BUILD WEALTH
- REPAY DEBT

WHO IS A GOOD REFERRAL?

PERSON NEEDING A FINANCIAL HEALTH CHECK

- WEALTH HEALTH CHECK
- SUPER HEALTH CHECK
- **INSURANCE HEALTH CHECK**



