

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 CONTRIButions & 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 YOUR 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



PRECISION PURPOSE

HELPING CLIENTS ACHIEVE THEIR
VERSION OF FINANCIAL SUCCESS

