

## Five Phases of Financial Success

### “The Game of Money- Where are you now?”



#### 3<sup>RD</sup> BASE - Countdown to Retirement

- Check Foundations
- Refocus Goals – Get Really Clear
- Ideal Lifestyle Cost?
- Focus on Income Stream
- Maximise All Tax Reduction

#### 2<sup>ND</sup> BASE - Wealth Creation

- Check foundations
- Debt Reduction – Use of Good Debt vs Bad
- Accelerate Super/ SMSF
- Investment Property
- Build Share Portfolio
- Smart Tax and Cashflow

#### 1<sup>ST</sup> BASE - Strong Foundations

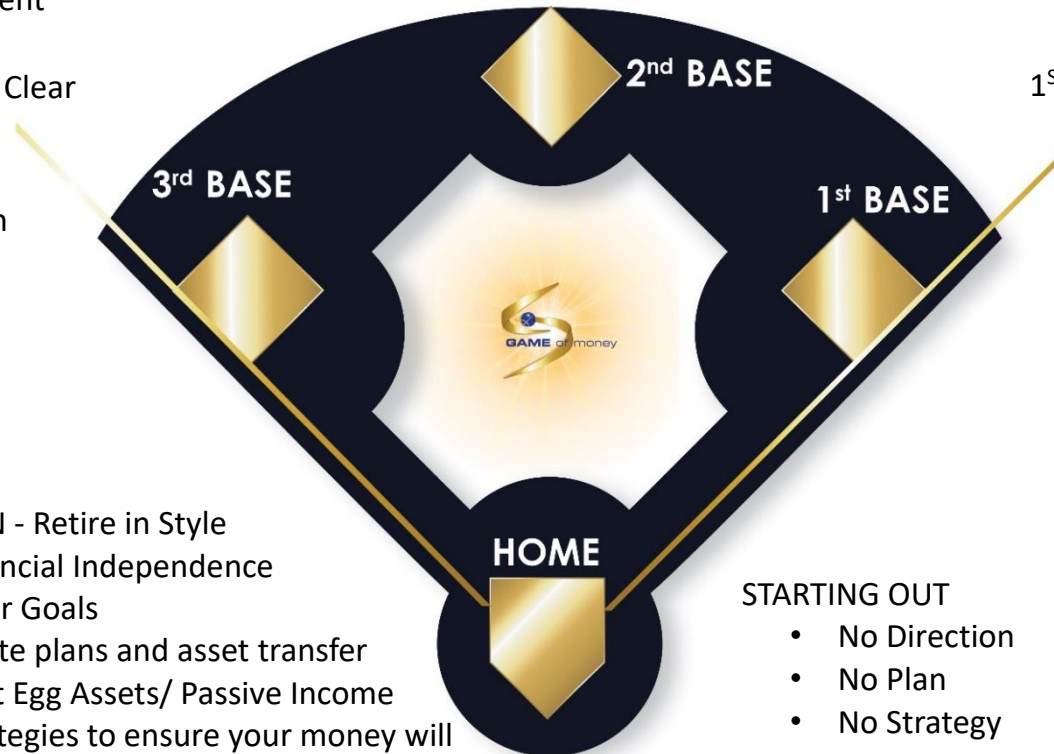
- Protect your family
- Estate plan (Wills and EPOA)
- Really Smart Super
- Foundation Support Team
- Effective Debt Management
- Cashflow Under Control
- Tax Under Control

#### HOME RUN - Retire in Style

- Financial Independence
- Clear Goals
- Estate plans and asset transfer
- Nest Egg Assets/ Passive Income
- Strategies to ensure your money will last
- Tax Free Pension
- Solid Investment Philosophy - CARE

#### STARTING OUT

- No Direction
- No Plan
- No Strategy





PERFECT FOUNDATIONS	PATHWAY TO WEALTH <sup>®</sup>	COUNTDOWN TO RETIREMENT	RETIRE IN STYLE
<b>PROTECTION</b>			
<ul style="list-style-type: none"> <li>Personal Insurances established</li> </ul>	<ul style="list-style-type: none"> <li>Insurances reviewed increased</li> </ul>	<ul style="list-style-type: none"> <li>Reduce insurances</li> </ul>	<ul style="list-style-type: none"> <li>No need for insurance</li> </ul>
<b>ESTATE PLAN</b>			
<ul style="list-style-type: none"> <li>Effective will established</li> <li>Effective POA's established</li> <li>Super nominations setup</li> </ul>	<ul style="list-style-type: none"> <li>Estate Plan reviewed</li> <li>Consider testamentary trusts</li> </ul>	<ul style="list-style-type: none"> <li>Estate plan reviewed</li> <li>Consider testamentary trusts</li> </ul>	<ul style="list-style-type: none"> <li>Estate plan reviewed</li> <li>Consider testamentary trusts</li> </ul>
<b>REALLY SMART SUPER</b>			
<ul style="list-style-type: none"> <li>Right risk profile</li> <li>Fund insurances</li> <li>Fund advice</li> </ul>	<ul style="list-style-type: none"> <li>Salary sacrifice</li> </ul>	<ul style="list-style-type: none"> <li>Maximise contributions</li> <li>Consider SMSF</li> <li>Transition to retirement pensions</li> </ul>	<ul style="list-style-type: none"> <li>Consider SMSF</li> <li>Tax free pensions</li> </ul>
<b>FOUNDATION SUPPORT SERVICE &amp; TEAM</b>			
	<ul style="list-style-type: none"> <li>Pathway review service</li> </ul>	<ul style="list-style-type: none"> <li>Total wealth management</li> </ul>	<ul style="list-style-type: none"> <li>Total wealth management</li> </ul>
<b>EFFECTIVE DEBT MANAGEMENT</b>			
<ul style="list-style-type: none"> <li>Minimise bad debt</li> <li>Right loans</li> </ul>	<ul style="list-style-type: none"> <li>Debt recycling</li> <li>Negative gearing</li> </ul>	<ul style="list-style-type: none"> <li>Debt reduction</li> <li>Positive gearing</li> </ul>	<ul style="list-style-type: none"> <li>Debt elimination</li> </ul>
<b>CASH FLOW UNDER CONTROL</b>			
<ul style="list-style-type: none"> <li>Create surplus</li> <li>Smart banking</li> </ul>	<ul style="list-style-type: none"> <li>Maintain surplus</li> <li>Offset accounts</li> </ul>	<ul style="list-style-type: none"> <li>Maintain surplus</li> <li>Offset accounts</li> </ul>	<ul style="list-style-type: none"> <li>Regular income</li> <li>Lump sum withdrawals</li> </ul>
<b>TAX UNDER CONTROL</b>			
<ul style="list-style-type: none"> <li>Good accountant</li> <li>Claim all deductions</li> </ul>	<ul style="list-style-type: none"> <li>Super deductions</li> <li>Negative gearing</li> </ul>	<ul style="list-style-type: none"> <li>Super deductions</li> <li>Prepay interest</li> </ul>	<ul style="list-style-type: none"> <li>Tax free world</li> </ul>
<b>WEALTH FOCUS</b>			
<ul style="list-style-type: none"> <li>First home</li> <li>Build equity</li> <li>Savings plan</li> </ul>	<ul style="list-style-type: none"> <li>First investment property</li> <li>Dollar cost averaging into shares</li> <li>Accelerate super</li> <li>Invest with CARE</li> </ul>	<ul style="list-style-type: none"> <li>Move assets to super</li> <li>Invest property in super?</li> <li>Dollar cost average into shares</li> <li>Invest with CARE</li> </ul>	<ul style="list-style-type: none"> <li>Diversified portfolio</li> <li>Gearing eliminated</li> <li>Adequate cash reserves</li> <li>Invest with CARE</li> </ul>