

One Page Financial Plan

Client/s: _____ Date prepared/updated: _____

1. YOUR PLAN

Financial/lifestyle goals

Long term

- Ability for Mr to retire at age 50 (i.e. from Jan 2028)

5-11 years

- Continue to direct surplus cash flow into an investment portfolio and loan offset accounts. All loans projected to be fully offset in 10-11 years.
- When retired, sell Queensland property and use proceeds to buy a home
- Sell down investment portfolio to fund retirement between age 50 and 60 (if you fall short, sell investment property)

12 months

- Direct 45% of your surplus cash flow into your offset account (\approx \$xxx p/mth)
- Direct 55% of your surplus cash flow into a diversified portfolio of shares and bonds in Mrs name (\approx \$xxx p/mth)
- Rollover Mrs super into a new SMSF and borrow to invest in a property (for up to \$650k).

Your investment strategy

- Hold two investment properties and sell one when you need to buy a home
- Maximise Mr's super contributions
- Accumulate an investment portfolio which will be used to fund retirement in your 50's – after 60 draw a pension from super
- Borrow to invest in a property inside super – to ensure you have sufficient wealth in the long run

Your investment rules

- Make long term decisions and ignore the short term media "noise"
- Always focus on asset quality and long term fundamentals
- Stick to the long term plan and don't get distracted
- Invest first, spend second
- Consider *risk* first and *returns* second

2. YOUR PROGRESS

Whilst working together we have helped you achieve the following:

- Optimised super which is projected to save you over \$156k in fees over the next 20 years
- Successfully purchased an investment-grade property in South Yarra
- Optimised Mr's insurance so that your income and family are adequately protected
- Developed a clear long-term investment strategy (this one)

3. FUTURE CHANGES / CONSIDERATIONS

- Review performance of Queensland property
- Consider gearing the investment portfolio when market prospects improve

4. CURRENT IMPLEMENTATION PLAN

Items for you to do:

- Confirm you are comfortable with the above strategy

When to contact us / check-in

- October 2017: contact Kristy to review insurance cover and cost (premiums due in November) & book in for a review with Stuart

Your Wealth Coach service level:

You're in control

The "You're in control" service option means that you have full access to our financial advisory services however the onus is on you to drive the advisory process. If you would like us to take responsibility for driving the financial planning process, consider upgrading to the "Accountability" option (higher fee applies).

When to contact us:

- Change in income or employment
- You are contemplating a large purchase
- Change in goals
- You become worried about money
- Review of your plan/circumstances

Contacts:

Stuart Wemyss
Email: [click here](#)
Direct: 03 8624 4610

Kristy Dishon
Email: [click here](#)
Direct: 03 8624 4625