

Helping you make smart decisions about your financial future

We understand the interaction of all these separate aspects of your financial plan and how a change in one area has a flow on effect in other areas. Our comprehensive and disciplined approach to your financial plan, through a regular review process, allows us to adjust your strategies as changes occur.

How do I eliminate my mortgage and use debt to create wealth?

Debt Plan. ●

Your debt plan analyses your current debt structure, explores mortgage reduction strategies and determines the role debt can play in building your wealth.

How do I determine the investment options best for me?

Investment Plan. ●

Your investment plan explores the different options available to you and applies the income plan and debt plan analysis to help you meet or exceed your goals.

How do I protect the things that are important to me?

Risk Plan.

Your risk plan analyses your financial needs in the event of a setback to your most important asset, your health. We seek to identify, and where possible, mitigate your exposure to financial stress in the case of inability to earn income. Getting the right level and type of insurance in place is critical to reducing your financial risk.

How do I achieve my ideal retirement?

Retirement Plan.

Your retirement plan identifies your income needs in retirement and the level of assets required to provide this income. We work with you to achieve and sustain the lifestyle you desire.

How do I ensure that when I pass away my wealth goes to the people I choose?

Estate Plan.

Your estate plan anticipates your wishes in the event of your death and determines a strategy to provide your family with funds in a tax effective manner and with asset protection a priority.

How do I free up surplus funds to achieve my goals?

Income Plan.

Your income plan determines strategies to improve your cashflow through a combination of tax effective strategies and the efficient use of your income. The resulting surplus funds are then used to create wealth.



OUR FINANCIAL PLANNING PROCESS

Identify Issues	Through discussion and the 5 minute financial health check.
Determine Objectives	Through discussion we determine the key financial goals you aim to achieve.
Compare Strategies	Through education and live modeling we compare strategies to achieve your objectives.
Design Structure	Once we agree on the strategies, together we decide on the ownership structure.
Select Provider	My team does the research to find the appropriate products to achieve the strategies.
Implement Advice	When you are happy we implement the advice.
Review Periodically	We meet once or twice a year to review all 6 areas of your plan to determine if any changes in your circumstances, legislation, or the economy have resulted in an opportunity or threat to you and we address these.