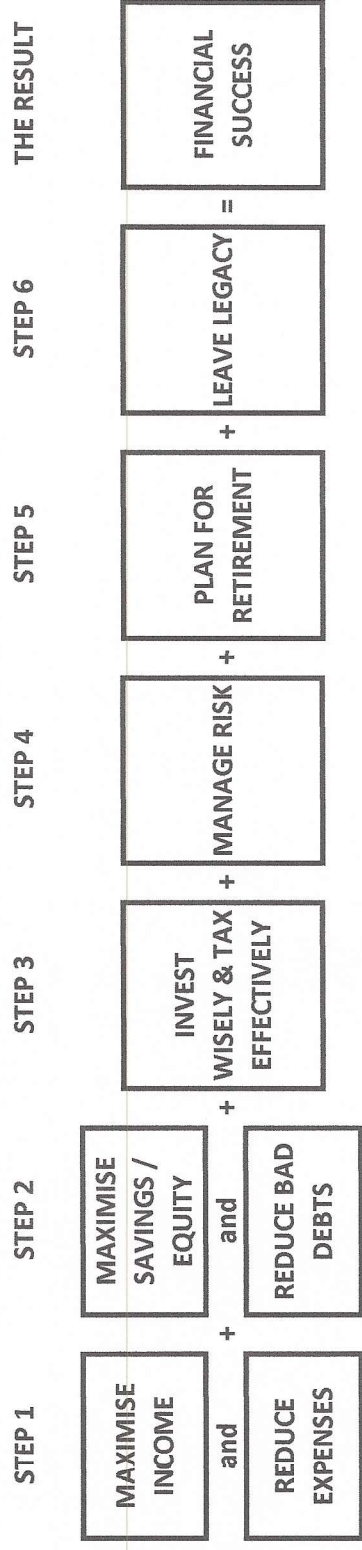


OUR FINANCIAL PHILOSOPHY



Step

1. Maximise income and reduce expenses

Invest in yourself through education and training

Build a number of income streams

Align your spending with your values

Track your spending

Increase surplus income

Key
Points

Step

2. Maximise savings and reduce bad debts

Surplus income increases savings

Use savings and equity for investment

Avoid borrowing for lifestyle assets / experiences where possible

Key
Points

3. Invest wisely & tax effectively

Build an investment portfolio e.g. property and shares

Use appropriate tax structures such as Family Trusts / Superannuation

Depreciation schedules

4. Manage risk

Insurance in various forms

Contingency plans

Diversification

Focus on quality

5. Plan for retirement

Replacement of your salary or profits from running a business with income from your investment portfolio

Drawing a sustainable income to maintain a great lifestyle and protect your retirement nest egg

6. Leave a legacy

Having a Will

Power of Attorney

Testamentary Trust?