

WealthPath
Financial Services Pty. Ltd.

*Putting you in control of your
financial life*

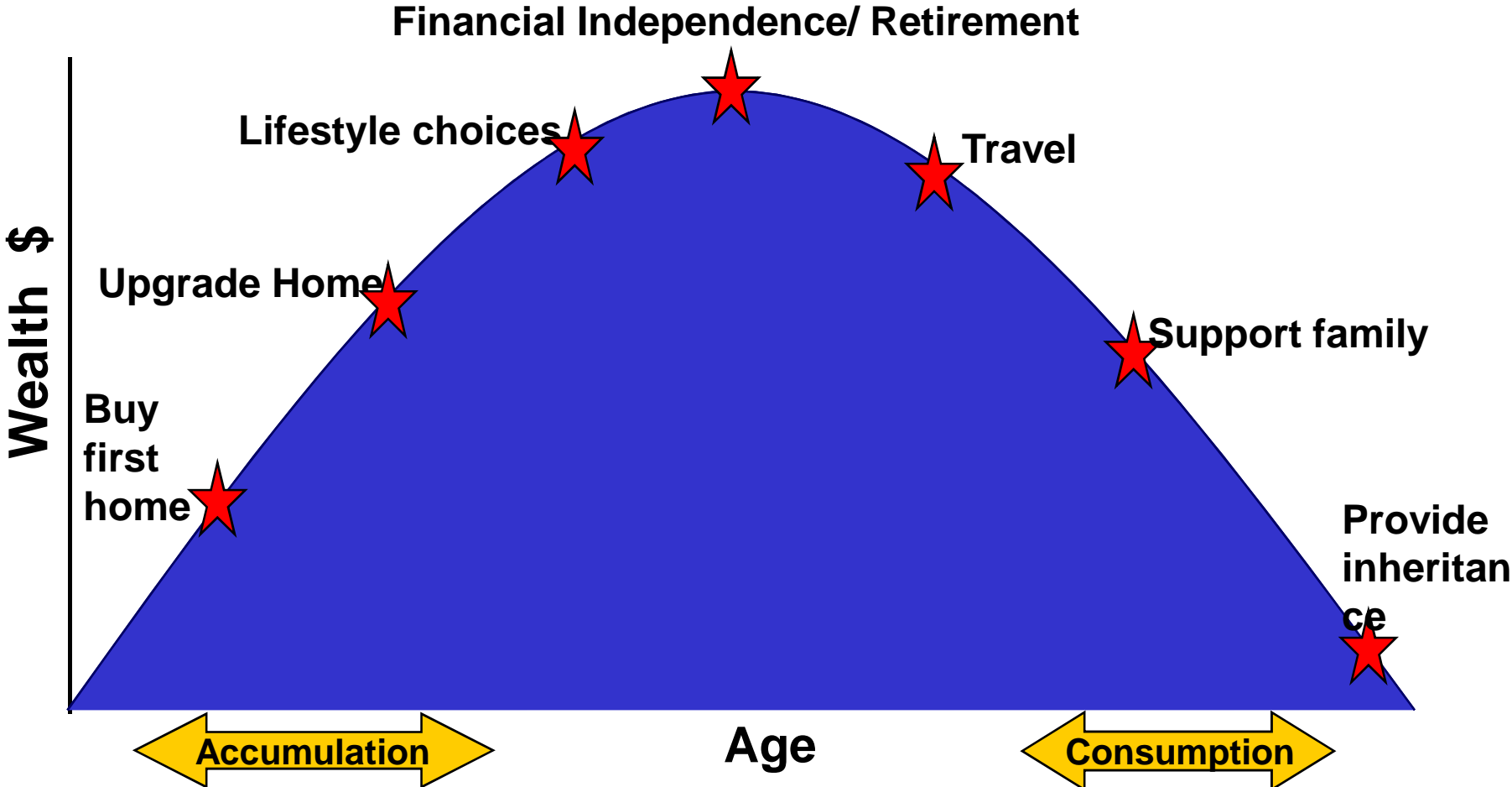
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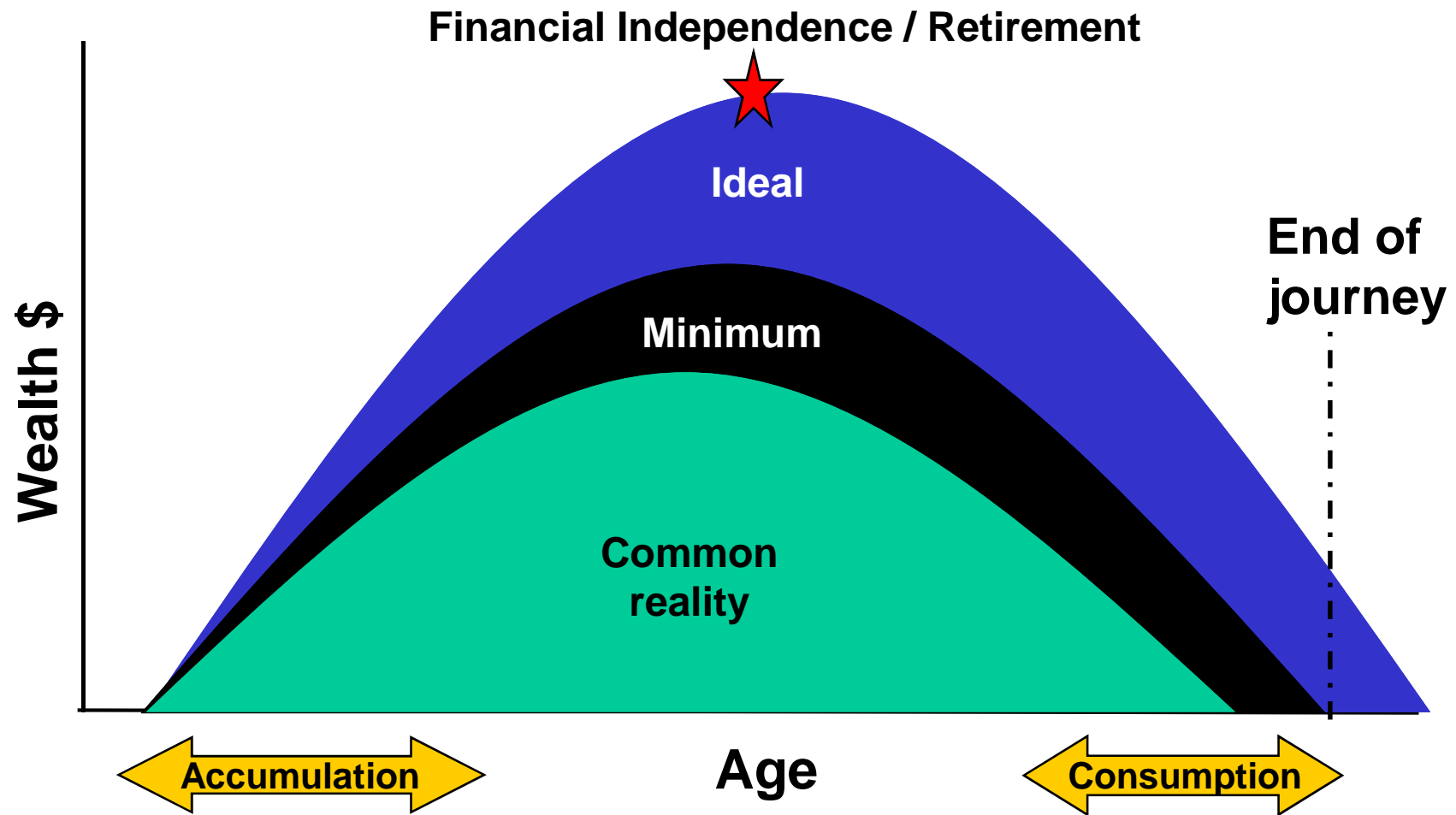
Agenda

- Why plan?
- The value of advice
- Your lifestyle goals
- Our financial planning process

Why plan?



The journey



Why plan?

- common reality

Annual Income*

| | | | |
|-----------|---|----------|-------|
| \$0 | - | \$15,600 | 70.9% |
| \$15,600 | - | \$36,400 | 23.3% |
| \$36,400 | - | \$78,000 | 4.7% |
| More than | | \$78,000 | 1.1% |

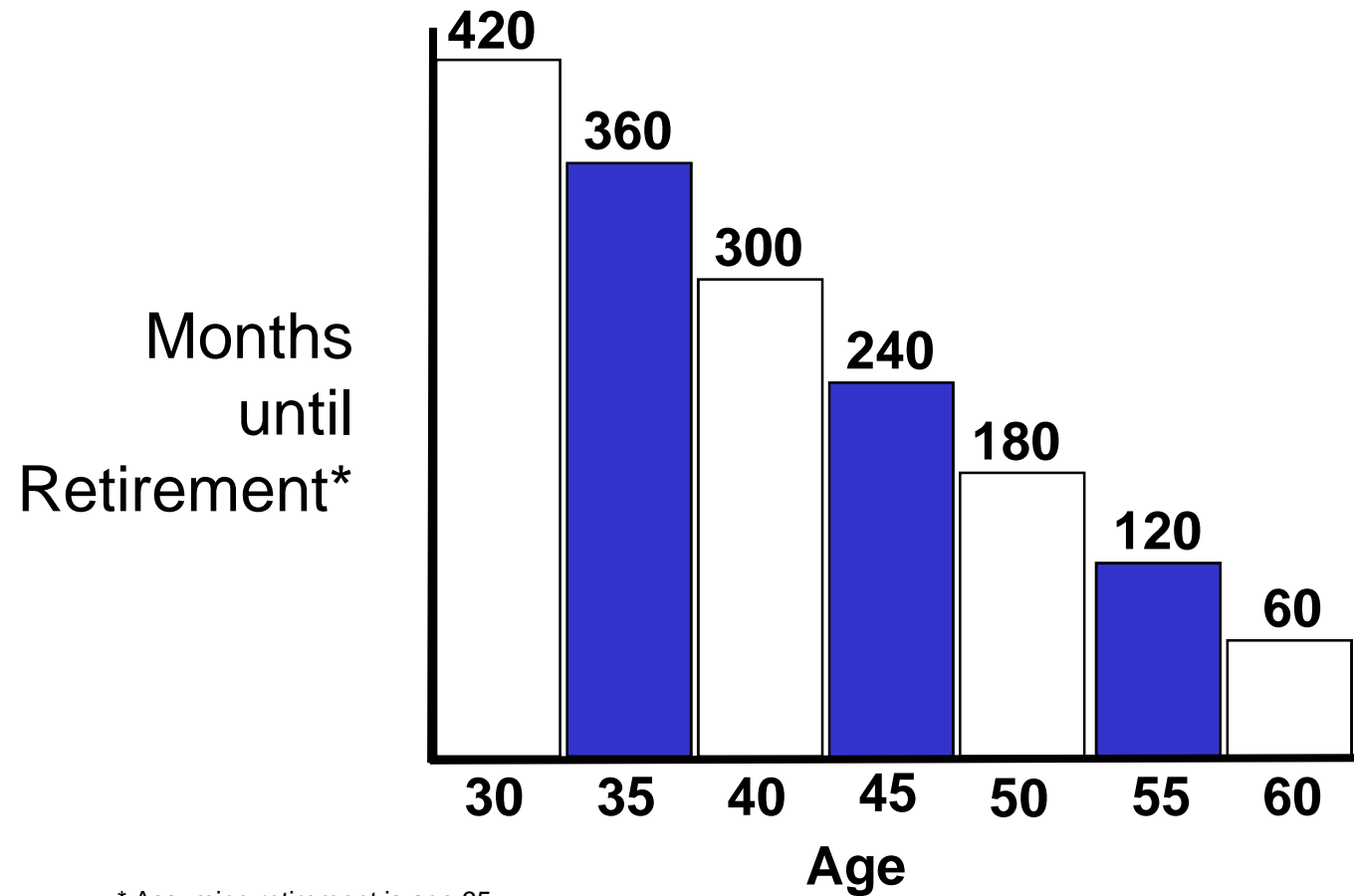
* Annual incomes of people aged over 65

Source: Australian Bureau of Statistics 2001 Census - published data†

† Source: National Corporate Investment Services Limited trading as The AdvantEdge Program

Why plan?

- is time on your side?



* Assuming retirement is age 65

Why plan?

- Why be average?

Retirees

- Quality of lifestyle in retirement
- Quantity of years in retirement
- First class or economy ?

Wealth accumulators

- Age for financial independence
- Short, medium & long term goals
- Choose your desired lifestyle

Why plan?

- times are changing

In 1950...



Today...

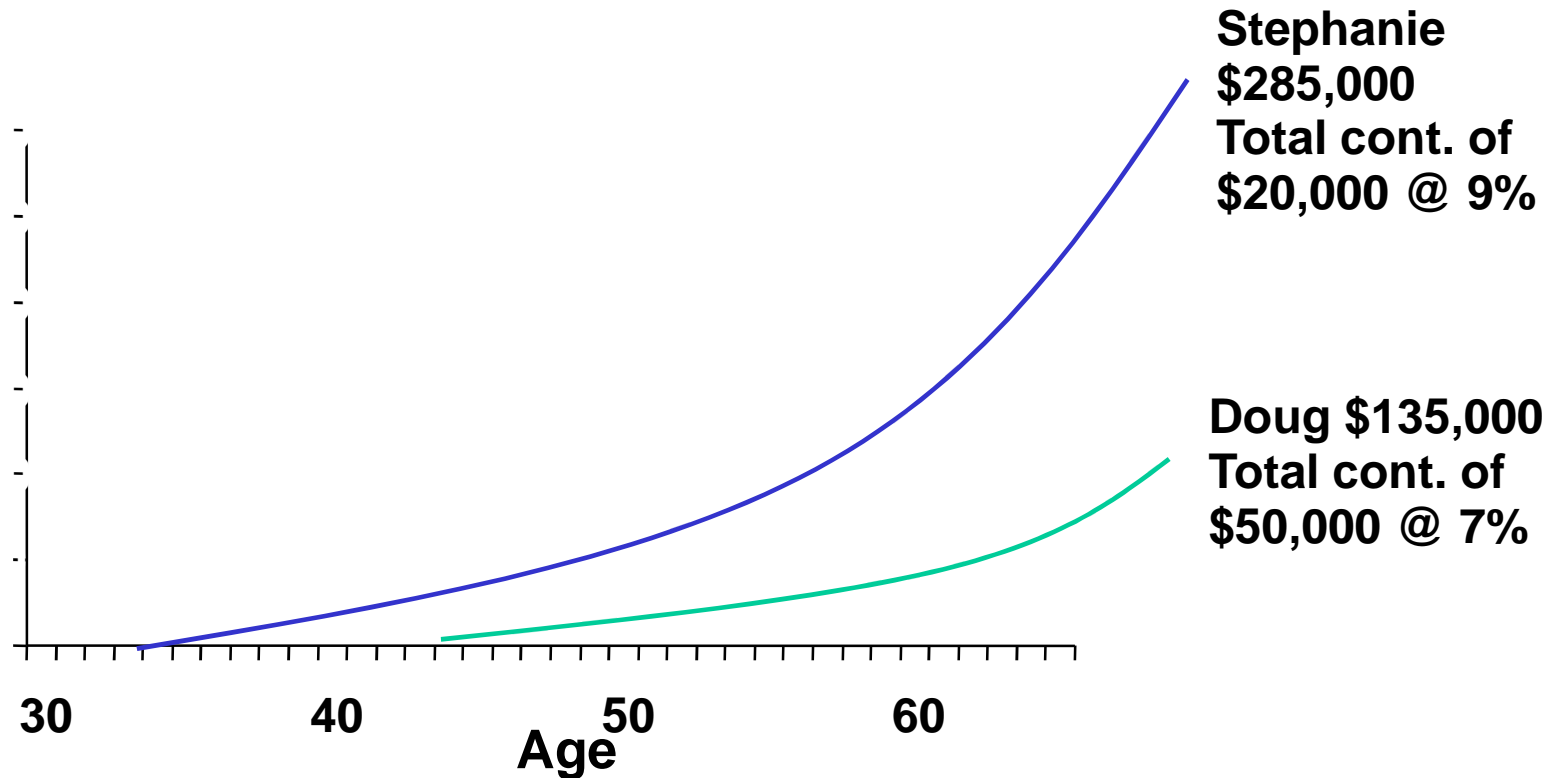


 Pre-Employment  Working Life  Retirement

Figures for an average male.
Source: Australian Bureau of Statistics

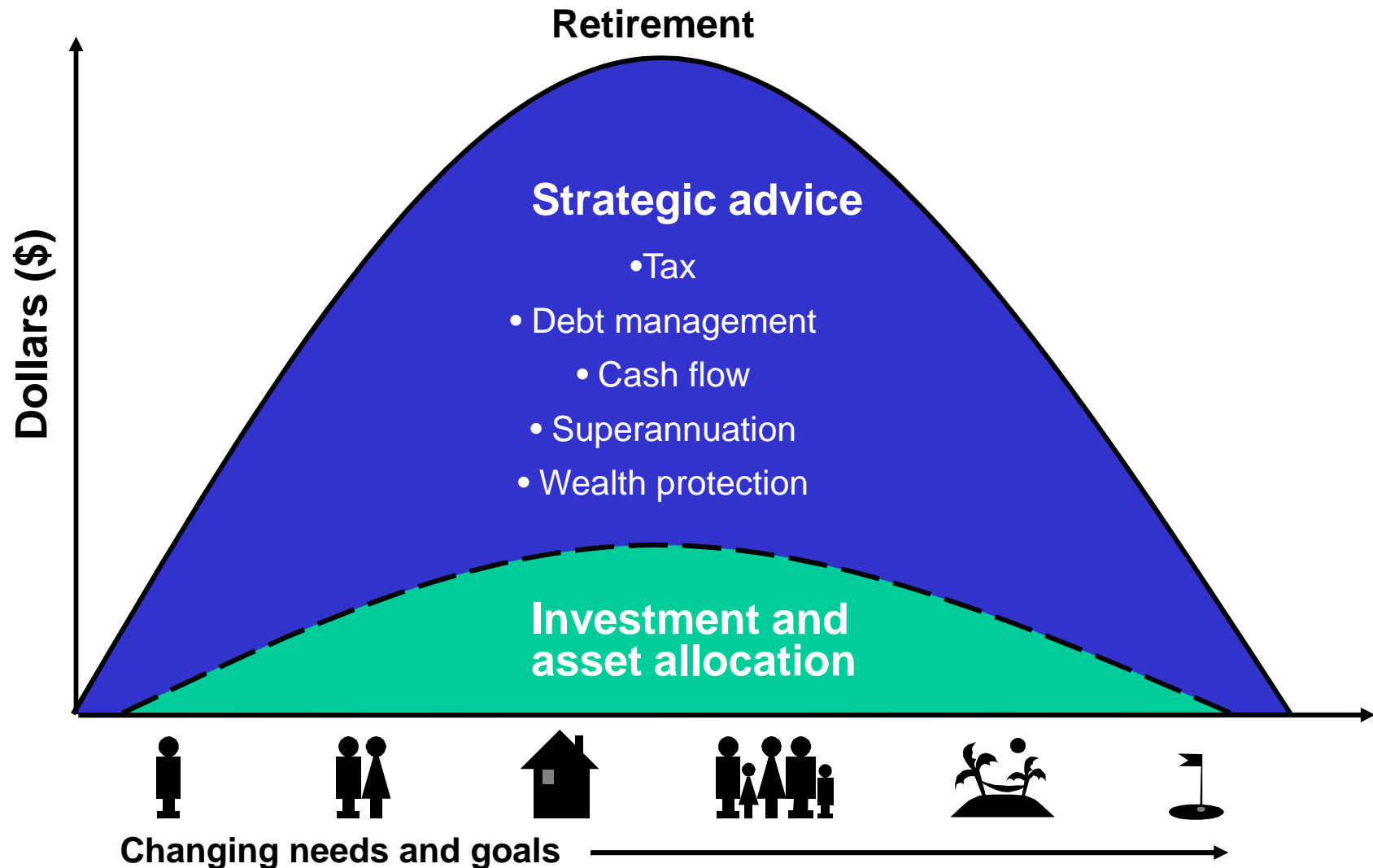
Why plan?

- the earlier you begin...



Doug and Stephanie each had a surplus cash flow available of \$2,000 p.a. from age 30.

The value of advice

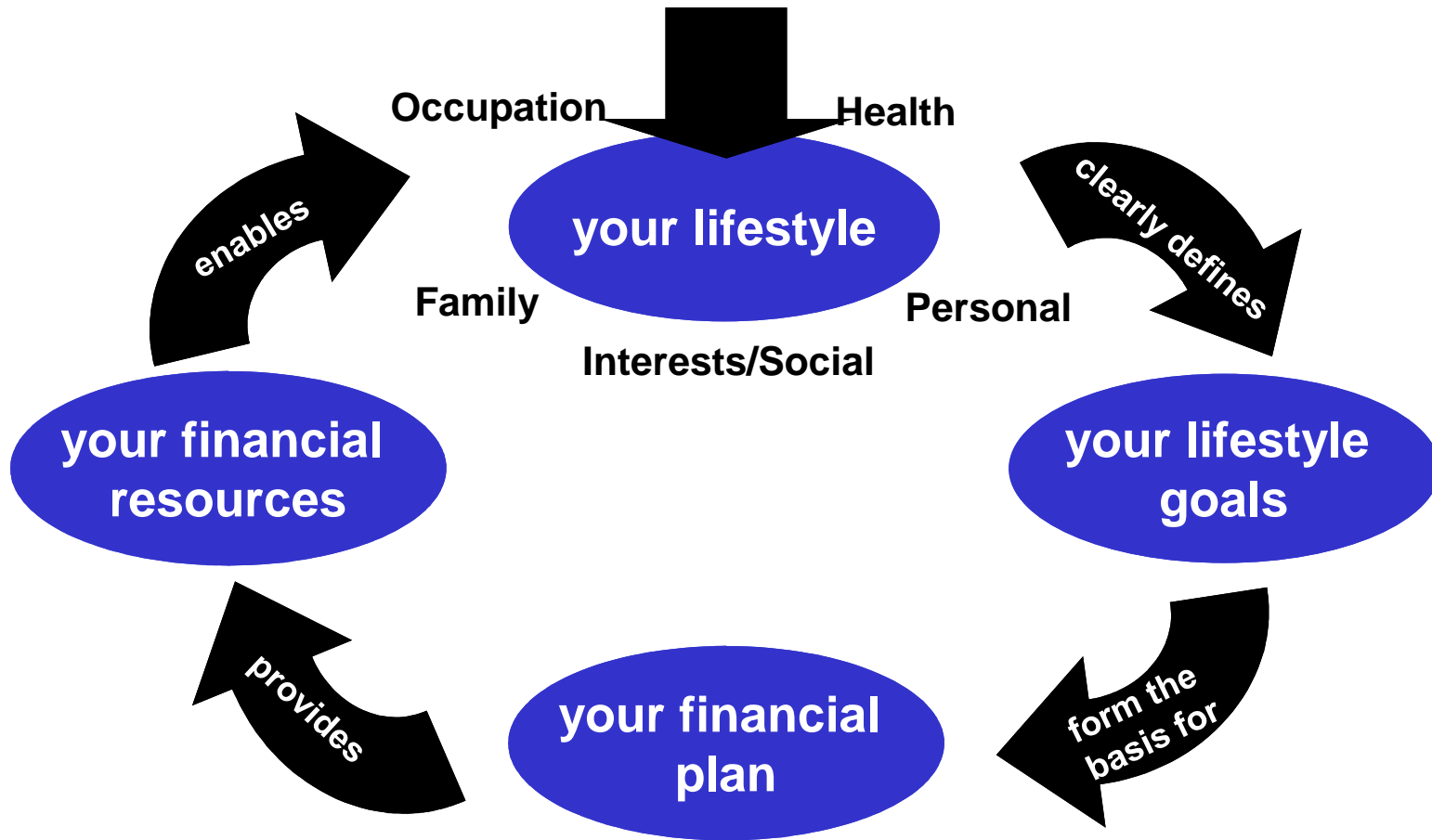


Our role as your adviser

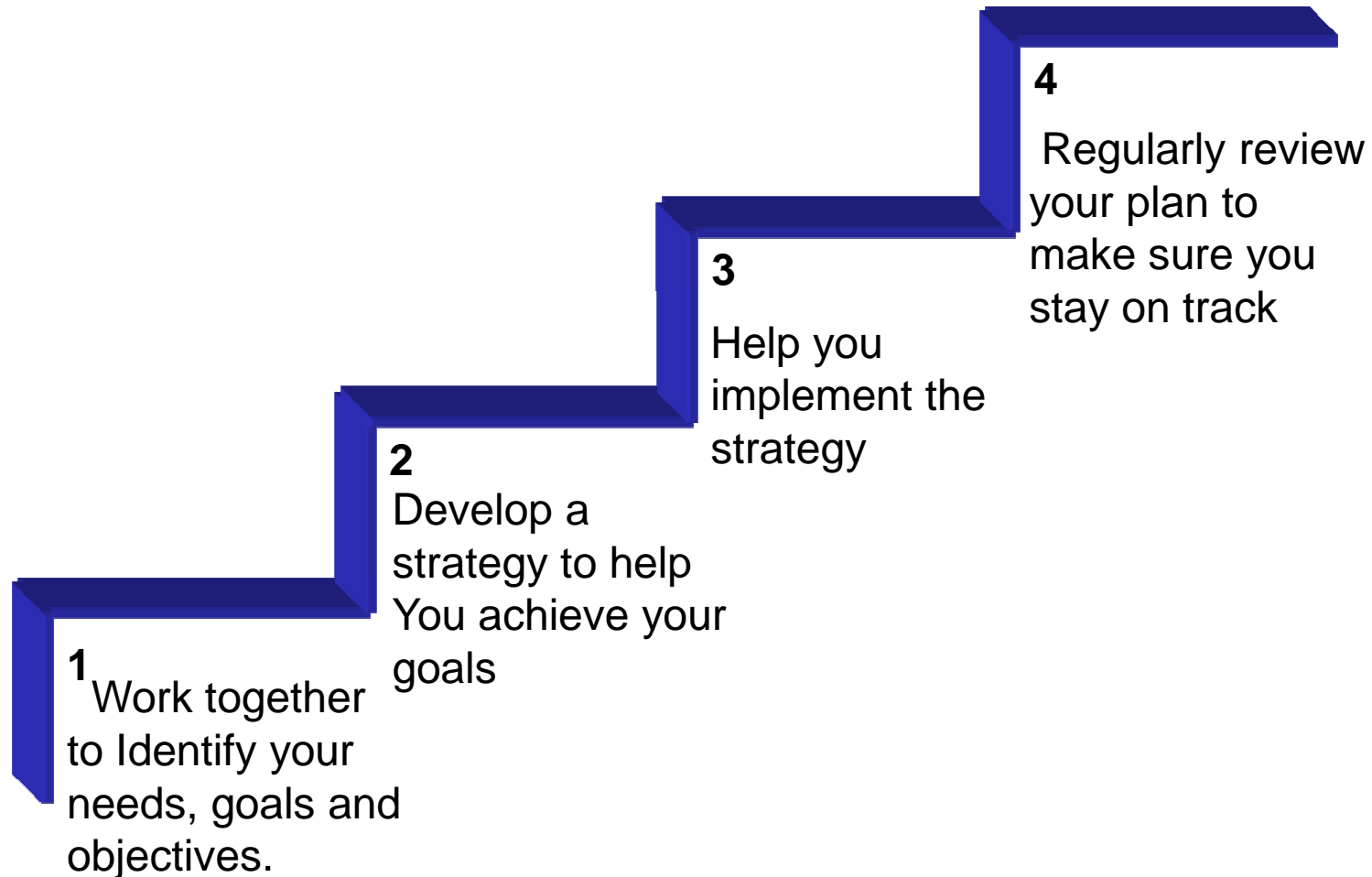
- **Coach** -to help you track your lifestyle goals via a disciplined process
- **Adviser** - to identify issues and to help implement a strategy to achieve your goals
- **Project Manager** - to organise your financial life (holistic) and work with other professionals eg. your accountant

Your lifestyle goals are important...

which is why we start here



Our financial planning process



Summary

- Define your financial and lifestyle goals
- Prioritise and agree on your financial and lifestyle goals
- Choose your appropriate strategies