

# My 5-Year Savings Plan

This report has been generated by

Seth Alby and Sue Alby

This report is for those who are creating a 5-year savings plan for their personal use.

You may share this report with your trusted broker, lender or adviser.

## Disclosure Statement

This software is not intended to offer, or be a substitute for, financial advice. Its purpose is to provide a dynamic mathematical model that shows the cause and effect of various financial transactions which are based on the information provided by you and assumptions about future values. Default assumptions used for returns on investments are based on the approximate average returns in Australia for the twenty (20) years from the year 2000. In the case of the capital growth for Shares and Real Estate, the software has used the average Capital Growth for both asset classes. The aim is to not give an advantage of one class over the other, because over the very long term, the rates are likely to be fairly similar. In relation to Interest Rates on Loans, the average Variable Standard Home Loan rate has been used for both home and investment property loans. A margin of 1% has been added to Margin Loans for Shares, and a margin of 3% added to Personal Loans. Gross Rent is increased at the rate of Inflation. Actual Rents may not rise in value at the same rate as Inflation.

Please ensure the information that you provide is complete and accurate, otherwise, the projections may not be accurate. Before acting on the information consider the appropriateness of it having regard to your objectives, financial situation, and needs.

All assumptions made and forecasts produced using this software are based on past performance. Past performance is not a reliable indicator of future performance.

You should not rely solely on this software for the purpose of making a decision in relation to any financial product and you should consider obtaining advice from a financial services licensee before making any financial decision.

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# Important Information

This report will give you the results of the plan you have created.

**This report does not give financial advice and does not recommend any financial products.**

Based on the information entered, the report will display the estimated results.

These results will depend on the accuracy of your **Rates of Return** (Income & Capital Growth) and the **Interest Charged on Loans**.

These are usually based on past performance.

**Past performance is not a good indication for future performance.**

## NOTE

*This report may also be printed and saved as a PDF (Reports Chevron). The PDF may be emailed to your sponsor or professional advisers if you so choose.*



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# About Me and My Family

Where the information in the section "About Me and My Family", has been completed, the details will be displayed. Otherwise it will be left blank. This is information your adviser, accountant, or mortgage broker may require if you are seeking financial assistance.



## Family

My wife and I are aged 35 and we have two children:

- Jack (born 2018)
- Kitty (born 2016)

We expect they will go to private high schools and on to university.

## Employment

We are both employed in fairly secure positions.

## Health

We are both in good health and non-smokers.

## Estate Planning

We both have Wills and Enduring Power of Attorney. All documents are held with our solicitor. (Jackson Lawyers).

## Investment Experience

We are not very experienced investors but have started reading some books on the subject.

We are not sure what 4 (Risk/Return) & 5 (Debt Servicing Ratio) mean.

We would love to join any Financial Literacy program you may have.

## Investment Risk Profile

We would not consider risk-takers, but we do want to be involved in the management of our investments.

Our preferred investment would be in (3) a High Growth Fund. In the future, we would like to consider purchasing an investment property.

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# Can you afford this plan?

If your *Transaction (Bank) Account* is overdrawn beyond your **Overdraft Limit**, then you need to reallocate funds to ensure the *Transaction Account* has sufficient funds to pay for your investments, including loans associated with those investments.

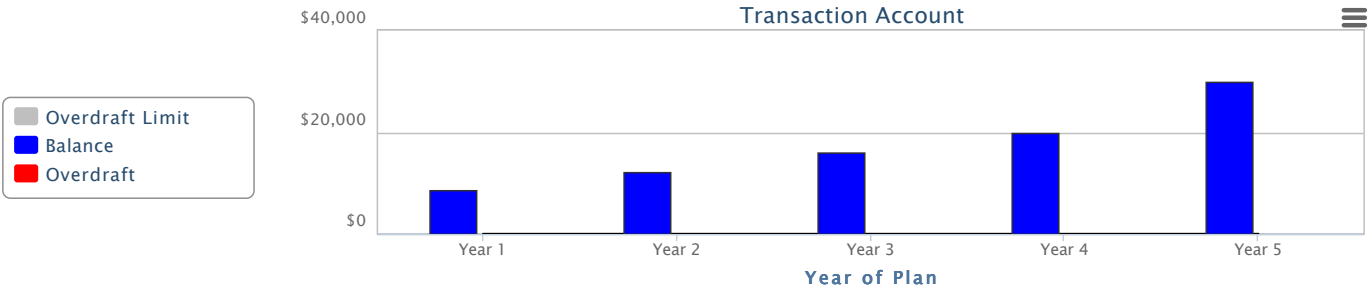
You should also check that you have sufficient funds in your *Budget*. It is a good idea to leave something **'for a rainy day'** or unexpected emergencies. (Note that the funds 'Unallocated' are not added to the following year. The program assumes all the funds in the Budget will be spent during that year.)

The **Key Indicator Graphs** should quickly indicate if you have forgotten something in your plan like:

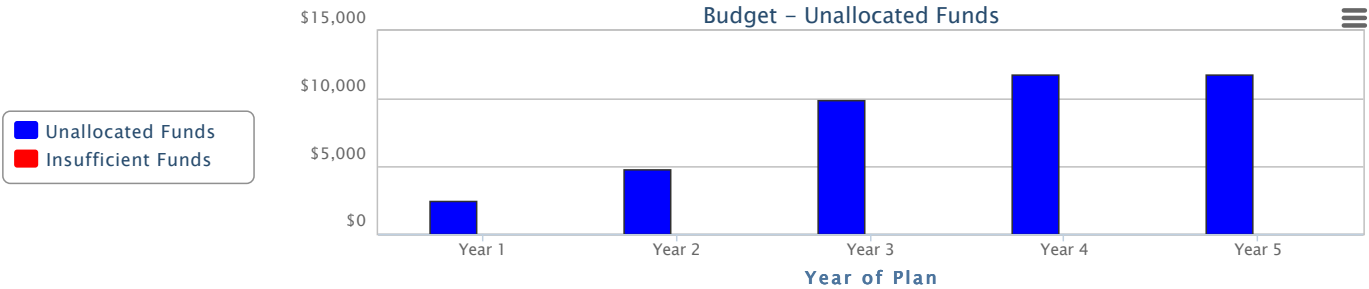
- Entering your salary and percentage of salary to be allocated to investments
- Allocating savings from salary to investments in the Investment Plan
- Transaction Account is overdrawn

If these do not appear correct, you should return to your plan and make adjustments.

## Bank Account - Balance at End of Year



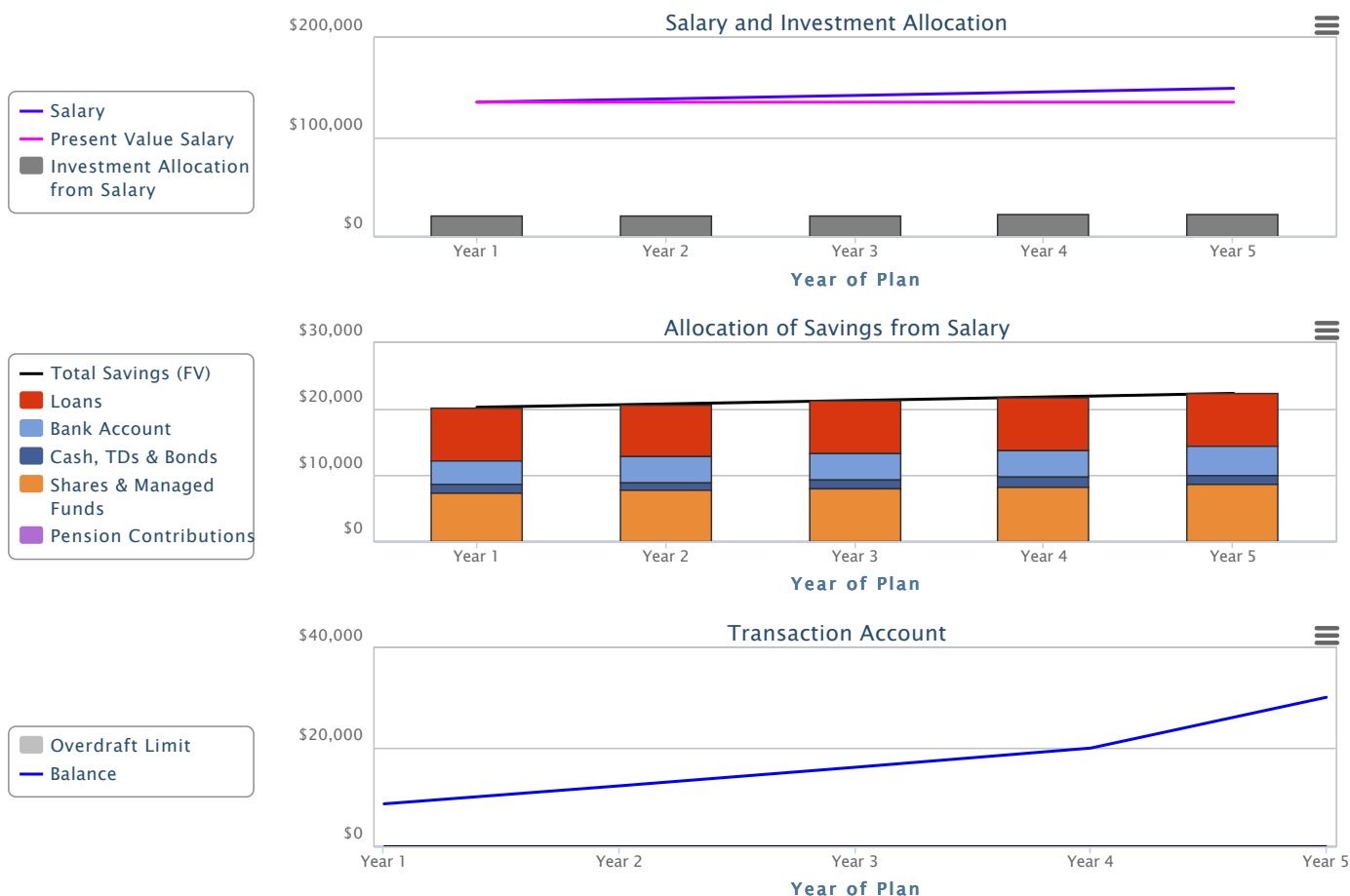
## Budget - Unallocated Funds



## Key Indicator Graphs

The following three graphs give an overview of the most important aspects of your plan.

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# A Snapshot of your Finances

A quick review of these two panels will indicate if you have forgotten anything.

## Financial Performance Snapshot

Figures are displayed in Future Value, except where indicated as Present Value (PV).

### Legend

- ✓ You have completed this element of the plan
- ⚠ There may be elements you should review
- ✗ This element was not completed

Area	Status	
Salary	✓	Your annual salary at the start of your plan is \$135,000.
Savings Allocations	✓	In the first year you have planned to contribute \$20,250 ( 15.00% of your salary) to an Investment Plan.
Cash Flow from Investments	✓	At the start of your plan you have annual income from investments of \$2,690.
Wealth Now	✓	At the start of your plan you have \$70,000 in investments (including investment loans), and \$220,000 retirement funds.
Debt Now	✓	At the start of your plan you have debts of \$107,000 (including personal loans).
Lifestyle Goals	✓	You have included 2 lifestyle goals in your plan.
Risk Management (Seth)	✓	You have completed the Report Insurance Needs Self Evaluation assessment and a summary is provided in this report.
Risk Management (Sue)	✓	You have completed the Report Insurance Needs Self Evaluation assessment and a summary is provided in this report.

## Key Indicators

Figures are displayed in Future Value.

### Legend

- ✓ You have completed this element of the plan
- ⚠ There may be elements you should review
- ✗ This element was not completed

Area	Status	
Cash Flow	✓	Your Transaction (Bank) Account never exceeds your overdraft limit.
Debt Service Ratio	✓	Throughout the term of your plan your DSR never exceeded 30%.

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# Review Dashboard

Move the slider to any year to read the results.

Click on the Icons to display a detailed graph for each dial.



Yr 1

Yr 5

1

2

3

4

5

2018

Savings

2023

All displayed amounts are in present value, which is the value today of the amount of money in the future.  
This calculation is based on the inflation rate of 2.5%



# Net Wealth

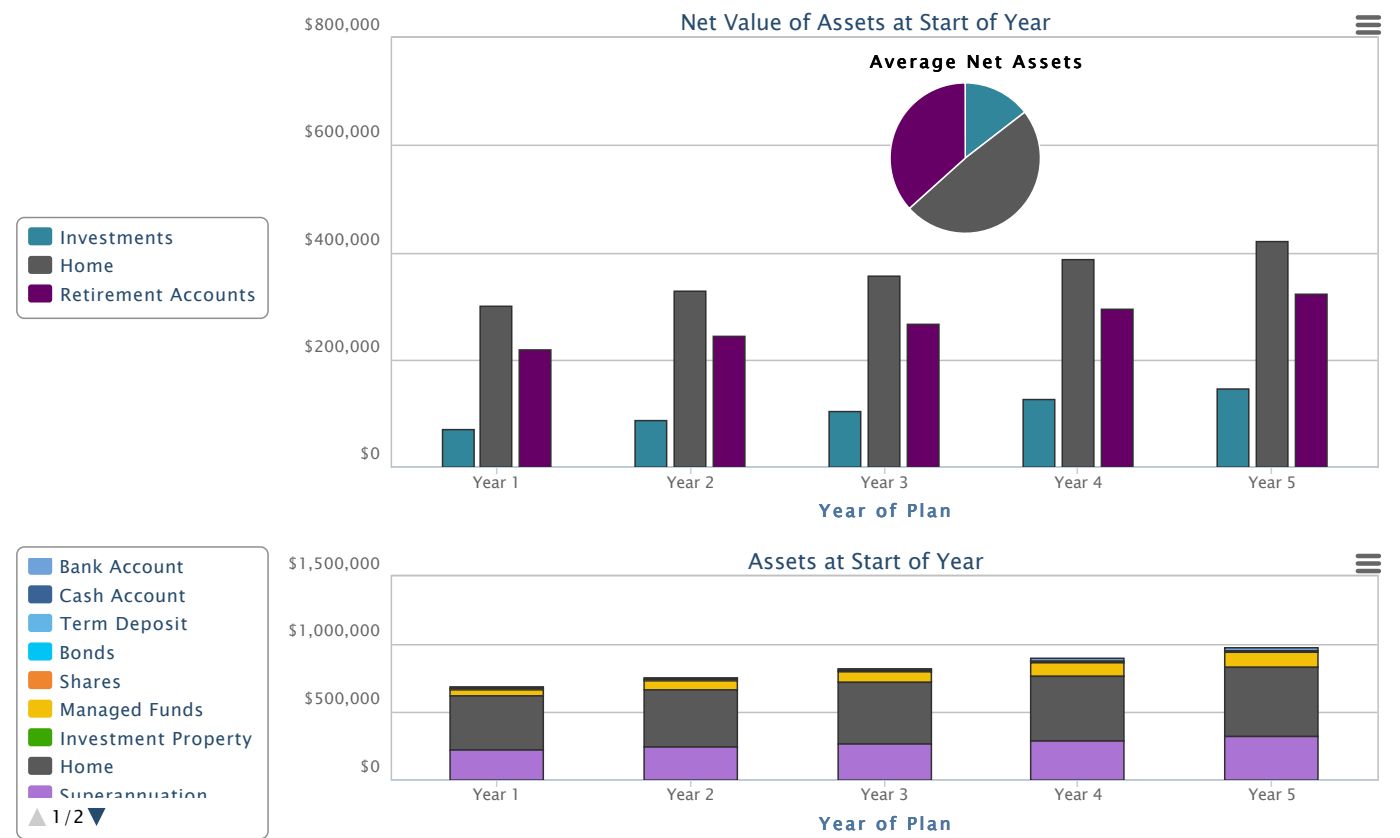
## Savings Phase

### Final outcome of your Savings Plan in Present Value

At the end of your 5 year savings plan, you will be 39 (Seth) and 39 (Sue) years old.

It is estimated that, in Net Present Value, your home will be worth \$402,041, your investments will be worth \$150,264 and your retirement funds will be worth \$311,167.

Your investments will be yielding a Real (After Inflation) Return of 2.69%.



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# Plan Objectives & Financial Targets

## Plan Objectives

Repay the Home loan over 20 years

Save 15% of our Gross Salary to repay the home loan and invest for retirement.

## Main Strategy

Continue to pay the home loan over a 20-year period.

Allocate the balance of my salary savings after home loan payments in the following:

- 10% - Emergency Cash Account
- 60% - Managed Fund Account

The balance of funds will be deposited into the Transaction Account to pay any tax due on investments and to increase the percentage of cash.

## General Comments

We have updated our wills last year.

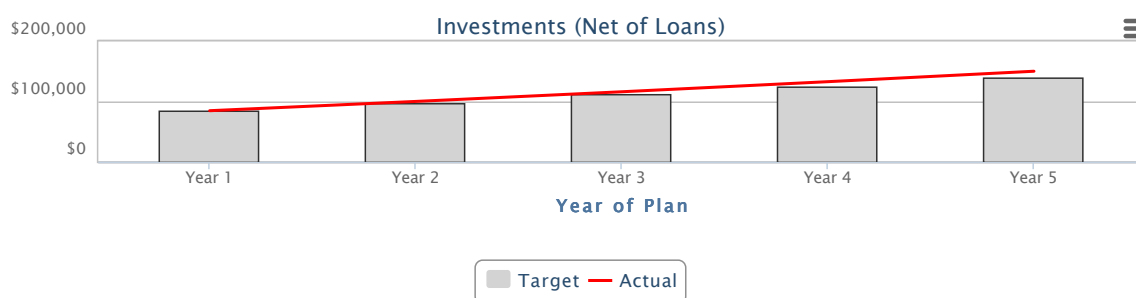
## Financial Targets

**Financial Targets** should be set for what you would like to achieve in this plan for:

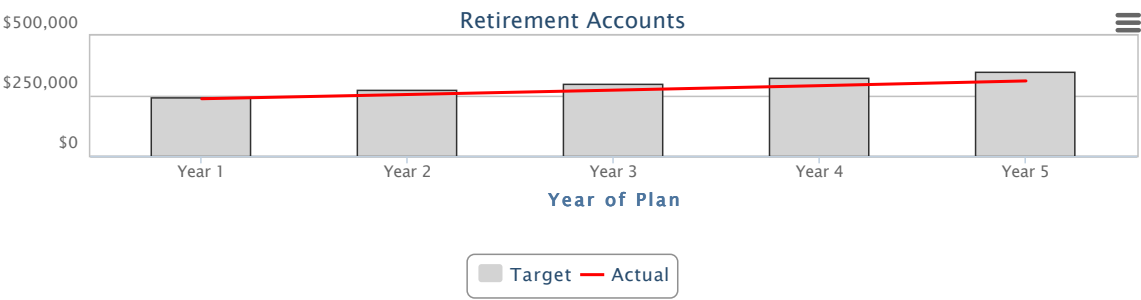
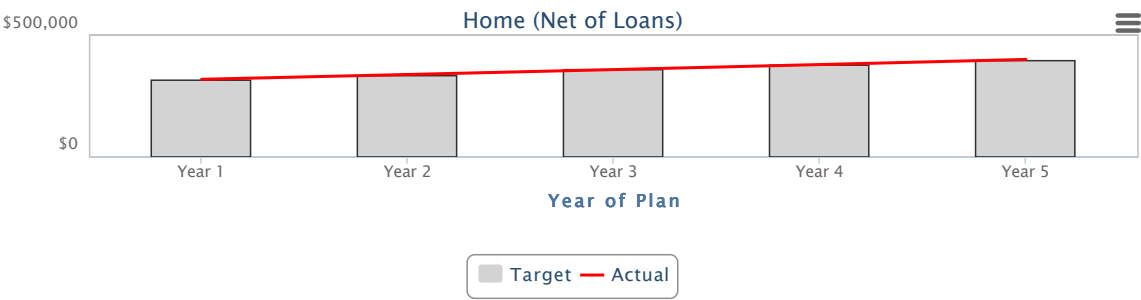
- Investments (Net of Loans)
- Home Ownership
- Retirement Accounts (Superannuation)

## Investment Targets - Graphs

All values are displayed in Present Value



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# Lifestyle Goals and Milestones

**Lifestyle Goals** are personal expenses you are saving for. These are items such as:

- Home appliances
- Car
- Holidays

**Milestones** are the year in which you have a major personal event or major financial purchase. There would include:

- Having a baby
- Having a gap year
- Being debt-free
- Buying a car
- Buying real estate

## Lifestyle Goals

Lifestyle Goals are savings for personal expenses which are deducted from the budget. This plan has 2 lifestyle goals. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

### Lifestyle Goal: *Car Replacement*

You plan to start saving for your *Car Replacement* in Year 1. The total cost is \$10,000 and you will save \$5,000.00 per year for 2 Years.

### Lifestyle Goal: *Interstate holiday*

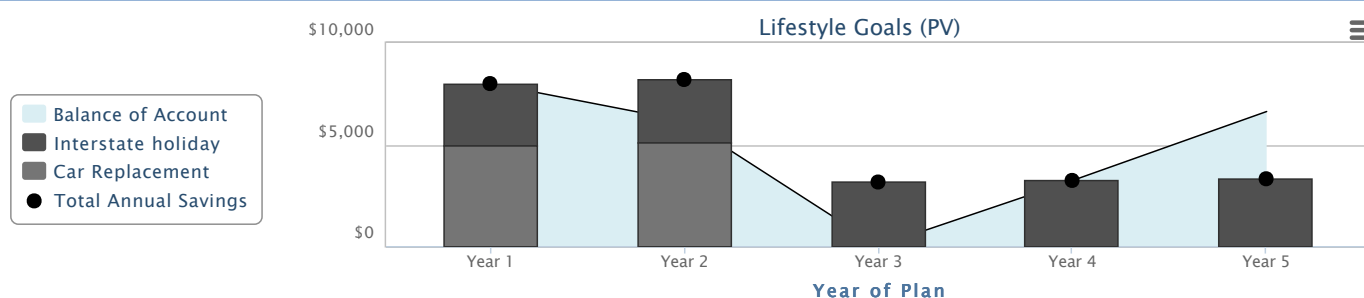
You plan to start saving for your *Interstate holiday* in Year 1. The total cost is \$9,000 and you will save \$3,000.00 per year for 3 Years. You plan to repeat the savings schedule 1 time.

## Milestones & Goals

The following milestones and goals are listed in the plan:

- 2020: Car (Sue)
- 2030: Buying an investment property (Joint)

Lifestyle Goals (PV)	2018	2019	2020	2021	2022
Age (Seth, Sue)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
Balance at Start of Year	\$0	\$8,000	\$6,150	\$0	\$3,231
Savings	\$8,000	\$8,200	\$3,152	\$3,231	\$3,311
Interstate holiday	\$3,000	\$3,075	\$3,152	\$3,231	\$3,311
Car Replacement	\$5,000	\$5,125	\$0	\$0	\$0
Purchases	\$0	\$10,250	\$9,456	\$0	\$0
Interstate holiday	\$0	\$0	\$9,456	\$0	\$0
Car Replacement	\$0	\$10,250	\$0	\$0	\$0
Balance at End of Year	\$8,000	\$6,150	\$0	\$3,231	\$6,623



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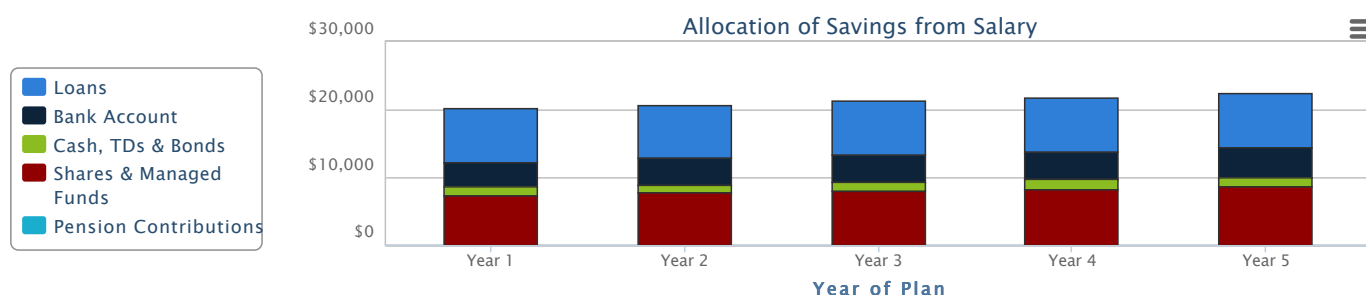
# Savings Strategy

Your wealth is dependent on how much you save and where you invest those savings.

Please note your **Home** is considered an investment because you are building wealth. As you pay down the debt you are creating a very good asset.

Your **Savings from Salary**, which is allocated each year as a percentage of Gross Salary, may be used to:

- Repay Home and Investment Loans.
- Save buy other investments in the form of Bank Account savings, Cash, TD's, Bonds, Shares and Managed Funds
- Personal Superannuation (Pension) Contributions



Salary Savings for Loan Expenses	Year 1	Year 2	Year 3	Year 4	Year 5
Age (Seth, Sue)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
Salary (PV)	\$135,000	\$135,000	\$135,000	\$135,000	\$135,000
Loan Expenses as per Savings Plan	\$7,919	\$7,919	\$7,919	\$7,919	\$7,919
Loan Expenses as % of Salary	5.87%	5.87%	5.87%	5.87%	5.87%

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# Cash Flow Summary

This **Cash Flow Summary** shows your Income and Expenditure for the first 5-years of the plan.  
In the Retirement Phase, the drawdown amounts from your Retirement accounts are displayed as Income.

Savings Phase	Year 1	Year 2	Year 3	Year 4	Year 5
Future Value	2018	2019	2020	2021	2022
Age (Seth, Sue)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
<b>Income</b>					
<b>Salary</b>					
Seth's Salary	\$85,000	\$87,125	\$89,303	\$91,536	\$93,824
Sue's Salary	\$50,000	\$51,250	\$52,531	\$53,845	\$55,191
<b>Pension Income</b>					
Drawdown: Seth's Super	\$0	\$0	\$0	\$0	\$0
Drawdown: Sue's Super	\$0	\$0	\$0	\$0	\$0
<b>Investment Income</b>					
Bank Account	\$137	\$209	\$283	\$360	\$439
Emergency Cash	\$212	\$242	\$273	\$305	\$340
Our MFund	\$1,756	\$2,118	\$2,519	\$2,960	\$3,447
Our House	\$0	\$0	\$0	\$0	\$0
<b>Other Income</b>					
One-off Receipts	\$0	\$0	\$0	\$0	\$0
<b>Total Income</b>	<b>\$137,105</b>	<b>\$140,944</b>	<b>\$144,909</b>	<b>\$149,006</b>	<b>\$153,241</b>
<b>Expenditure</b>					
<b>Lifestyle Expenditure</b>					
Living Expenses	\$65,000	\$66,625	\$68,291	\$69,998	\$71,748
Lifestyle Goals	\$8,000	\$8,200	\$3,152	\$3,231	\$3,311
Personal Loans	\$4,438	\$4,438	\$4,438	\$2,530	\$2,530
Credit Cards	\$2,150	\$0	\$0	\$0	\$0
Insurance	\$2,800	\$2,800	\$2,800	\$2,800	\$2,800
<b>Investment Expenditure</b>					
Bank Account Fees & Interest	\$0	\$0	\$0	\$0	\$0
Loan Payments: Our House [Loan]	\$7,919	\$7,919	\$7,919	\$7,919	\$7,919
One Off Expenses	\$0	\$0	\$0	\$0	\$0
<b>Tax Payments</b>					

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Savings Phase	Year 1	Year 2	Year 3	Year 4	Year 5
Future Value	2018	2019	2020	2021	2022
Age (Seth, Sue)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
Total Tax Due (Seth)	\$21,062	\$21,664	\$22,286	\$22,929	\$23,708
Total Tax Due (Sue)	\$9,160	\$9,460	\$9,772	\$10,098	\$10,552
<b>Total Expenditure</b>	<b>\$120,530</b>	<b>\$121,106</b>	<b>\$118,659</b>	<b>\$119,506</b>	<b>\$122,570</b>
<b>Surplus / (Deficit)</b>	<b>\$16,575</b>	<b>\$19,837</b>	<b>\$26,250</b>	<b>\$29,500</b>	<b>\$30,671</b>
Bank Account Balance (End of Year)	\$8,511	\$12,146	\$15,902	\$19,775	\$30,033
Budget: Unallocated Funds	\$2,465	\$4,856	\$10,354	\$12,640	\$12,940

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# Assets & Liabilities

This section shows your Assets & Liabilities for the first 5-years.  
Net Value of Assets is also included.

Savings Phase	Year 1	Year 2	Year 3	Year 4	Year 5
Future Value	2018	2019	2020	2021	2022
Age (Seth, Sue)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
<b>Assets</b>					
<b>Investments</b>					
Bank Account	\$8,511	\$12,146	\$15,902	\$19,775	\$30,033
Emergency Cash	\$11,445	\$12,971	\$14,579	\$16,273	\$18,057
Our MFund	\$66,832	\$80,029	\$94,598	\$110,659	\$121,921
<b>Total Investments</b>	<b>\$86,789</b>	<b>\$105,146</b>	<b>\$125,080</b>	<b>\$146,708</b>	<b>\$170,010</b>
<b>Homes</b>					
Our House	\$424,480	\$450,458	\$478,026	\$507,281	\$538,327
<b>Total Homes</b>	<b>\$424,480</b>	<b>\$450,458</b>	<b>\$478,026</b>	<b>\$507,281</b>	<b>\$538,327</b>
<b>Retirement Accounts</b>					
Seth's Super	\$133,525	\$147,952	\$163,336	\$179,733	\$197,611
Sue's Super	\$109,535	\$119,686	\$130,489	\$141,982	\$154,446
<b>Total Retirement Accounts</b>	<b>\$243,060</b>	<b>\$267,639</b>	<b>\$293,826</b>	<b>\$321,714</b>	<b>\$352,057</b>
<b>Total Assets</b>	<b>\$754,329</b>	<b>\$823,243</b>	<b>\$896,932</b>	<b>\$975,704</b>	<b>\$1,060,394</b>
<b>Liabilities</b>					
<b>Personal</b>					
Personal Loans	\$11,846	\$8,384	\$4,584	\$2,403	\$0
Credit Cards	\$0	\$0	\$0	\$0	\$0
<b>Total Personal</b>	<b>\$11,846</b>	<b>\$8,384</b>	<b>\$4,584</b>	<b>\$2,403</b>	<b>\$0</b>
<b>Investments</b>					
Bank Account Overdraft	\$0	\$0	\$0	\$0	\$0
<b>Total Investments</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Homes</b>					
Our House [Loan]	\$97,013	\$93,873	\$90,572	\$87,102	\$83,455
<b>Total Homes</b>	<b>\$97,013</b>	<b>\$93,873</b>	<b>\$90,572</b>	<b>\$87,102</b>	<b>\$83,455</b>
<b>Total Liabilities</b>	<b>\$108,859</b>	<b>\$102,257</b>	<b>\$95,156</b>	<b>\$89,505</b>	<b>\$83,455</b>
<b>Net Assets</b>					
Net Personal Assets <sup>1</sup>	-\$11,846	-\$8,384	-\$4,584	-\$2,403	\$0

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Savings Phase	Year 1	Year 2	Year 3	Year 4	Year 5
Future Value	2018	2019	2020	2021	2022
Age (Seth, Sue)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
Net Investments	\$86,789	\$105,146	\$125,080	\$146,708	\$170,010
Net Homes	\$327,467	\$356,586	\$387,454	\$420,179	\$454,872
Net Retirement Accounts	\$243,060	\$267,639	\$293,826	\$321,714	\$352,057
<b>Total Net Assets</b>	<b>\$645,470</b>	<b>\$720,986</b>	<b>\$801,776</b>	<b>\$886,199</b>	<b>\$976,939</b>

<sup>1</sup> Personal Assets are not included, only loans.

# Your Budget

The **Budget** is all about your personal income (Salary) and your personal expenses.

- Tax paid on Salary
- Allocation of Salary to Investment Plan (Including Homeownership)
- Personal Loan Expenses
- Saving for your Lifestyle Goals, like cars & holidays
- Insurance Premiums not paid by your Superannuation
- Living Expenses

Making a detailed list of **Living Expenses** is the first step in finding unnecessary expenses. In your Budget, you should identify which expenses are **Optional**.

**Optional Expenses** are expenses you will cut down on or cut out completely if your income is lost or reduced. This importance of this has become apparent with the unexpected income loss through the Coronavirus pandemic.

**Unallocated Funds** are fund which has not been allocated. It is assumed that this money will be spent in the nominated year. If you have Insufficient Funds, you should re-evaluate your Expenses.

**Note on Present Value (PV):** In the Budget, all values are in Present Value. That means the values for every year, present the value you would expect in Today's Dollar Value. Generally, each year prices increase at or about the rate of Inflation. This inflationary increase is not included in the Budget.

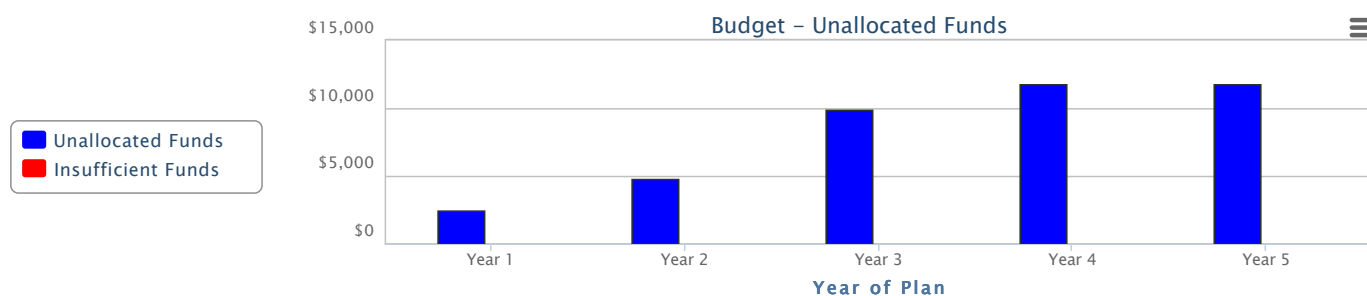
Personal Budget (PV) Age (Seth, Sue)	Year 1 Age 35, 35	Year 2 Age 36, 36	Year 3 Age 37, 37	Year 4 Age 38, 38	Year 5 Age 39, 39
Income	\$135,000	\$135,000	\$135,000	\$135,000	\$135,000
General Expenses	\$67,535	\$65,262	\$60,145	\$58,263	\$58,277
Tax Due on Budget Income	\$29,897	\$29,950	\$30,006	\$30,063	\$30,198
Savings Allocation to Investments	\$20,250	\$20,250	\$20,250	\$20,250	\$20,250
Personal Loan Expenses	\$6,588	\$4,438	\$4,438	\$2,530	\$2,530
Lifestyle Goals	\$8,000	\$8,000	\$3,000	\$3,000	\$3,000
Insurance Premiums	\$2,800	\$2,732	\$2,665	\$2,600	\$2,537
Living Expenses	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000
Commitments	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Home	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Utilities	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Education	\$0	\$0	\$0	\$0	\$0
Health	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Shopping	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
Transport	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Entertainment	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Other	\$0	\$0	\$0	\$0	\$0
Miscellaneous	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
<b>Unallocated Funds</b>	<b>\$2,465</b>	<b>\$4,738</b>	<b>\$9,855</b>	<b>\$11,737</b>	<b>\$11,723</b>

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## What you spend (Average for first 5 years)

Expense	Average Annual Amount Savings Phase
Commitments	\$5,000
Home	\$5,000
Utilities	\$5,000
Education	\$0
Health	\$5,000
Shopping	\$30,000
Transport	\$5,000
Entertainment	\$5,000
Other	\$0
Miscellaneous	\$5,000
<b>Total</b>	<b>\$65,000</b>

## Budget - Unallocated Funds

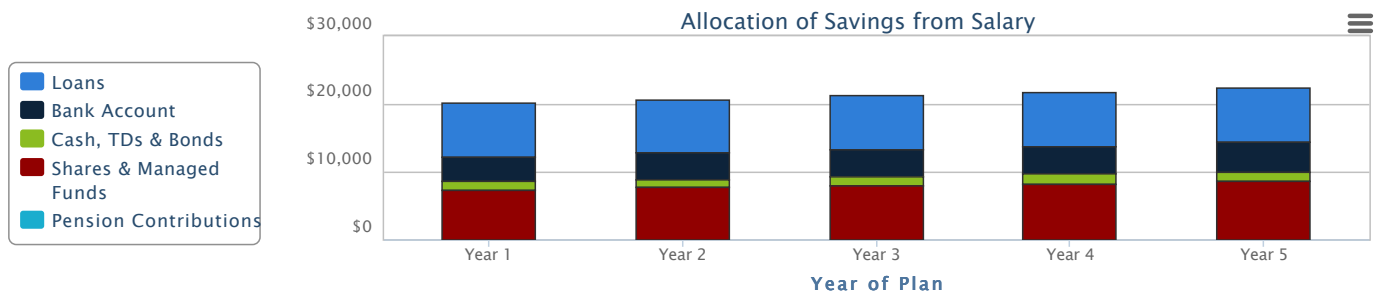


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# Annual Transactions

This section will show you:

- Allocation of your Savings from Salary
- Purchase of Shares, Managed Funds, and Personal Superannuation Contributions
- Purchase and Sale of Real Estate
- New and Refinanced Loans



Shares, Managed Funds and Superannuation		Year 1	Year 2	Year 3	Year 4	Year 5
Age (Seth, Sue)		Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
<b>Purchases</b>						
Managed Funds		\$12,150	\$7,548	\$7,853	\$8,166	\$8,486
<b>Sales</b>						
Managed Funds		\$0	\$0	\$0	\$0	\$6,417
<b>Loan Management for Future Loans</b>		Year 1	Year 2	Year 3	Year 4	Year 5
Age (Seth, Sue)		Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
<b>New Loans</b>						
Investment Property		\$0	\$0	\$0	\$0	\$0
Home Loan		\$0	\$0	\$0	\$0	\$0
Share Portfolio		\$0	\$0	\$0	\$0	\$0
Unlinked Loan		\$0	\$0	\$0	\$0	\$0
Personal Loan		\$10,000	\$0	\$0	\$0	\$0
<b>Refinanced Loan (Including Additional Loan Amount)</b>						
Investment Property		\$0	\$0	\$0	\$0	\$0
Home		\$0	\$0	\$0	\$0	\$0
Share Portfolio		\$0	\$0	\$0	\$0	\$0
Unlinked Loan		\$0	\$0	\$0	\$0	\$0
<b>Refinanced Loan - Additional Loan Amount</b>						
Investment Property		\$0	\$0	\$0	\$0	\$0
Home		\$0	\$0	\$0	\$0	\$0
Share Portfolio		\$0	\$0	\$0	\$0	\$0
Unlinked Loan		\$0	\$0	\$0	\$0	\$0

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# About your Debts

The **Debt Servicing Ratio** calculates your annual loan repayments as a percentage of your after-tax salary.

## General - Debt Servicing Ratio

Debt Servicing Ratio	2018	2019	2020	2021	2022
Age (Seth, Sue)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39
DSR (Including Additional Payments)	13.50%	11.18%	10.87%	8.93%	8.69%
DSR (Excluding Additional Payments)	13.50%	11.18%	10.87%	8.93%	8.69%

### Current Loans & Credit Cards

Description	Type	Lender	Interest Rate	Length	Seth	Sue	Amount
Our House [Loan] (Joint)	Principal and Interest	NAB	5.00%	20 Years	\$50,000	\$50,000	\$100,000
Car Loan (Seth)	Principal and Interest	NAB	9.00%	3 Years	\$5,000	\$0	\$5,000
Sue's Credit Card (Sue)	Credit Card	NAB	15.00%		\$0	\$2,000	\$2,000 (\$0 limit)

### Loan Balances & Loan Repayment Schedules

	Year 1	Year 2	Year 3	Year 4	Year 5
Age (Seth, Sue)	Age 35, 35	Age 36, 36	Age 37, 37	Age 38, 38	Age 39, 39

### Loan Balance Start of Year (Including New Loans)

Total Loans		\$117,000	\$108,859	\$102,257	\$95,156	\$89,505
Car Loan (Seth)	P&I	\$5,000	\$3,480	\$1,818	\$0	\$0
Our House [Loan] (Joint)	P&I	\$100,000	\$97,013	\$93,873	\$90,572	\$87,102
Sue's Car Loan (Sue)	P&I	\$10,000	\$8,366	\$6,566	\$4,584	\$2,403
Sue's Credit Card (Sue)	Credit Card	\$2,000	\$0	\$0	\$0	\$0

### Bank Account

Bank Overdraft (Excluded from Calculations)	\$0	\$0	\$0	\$0	\$0
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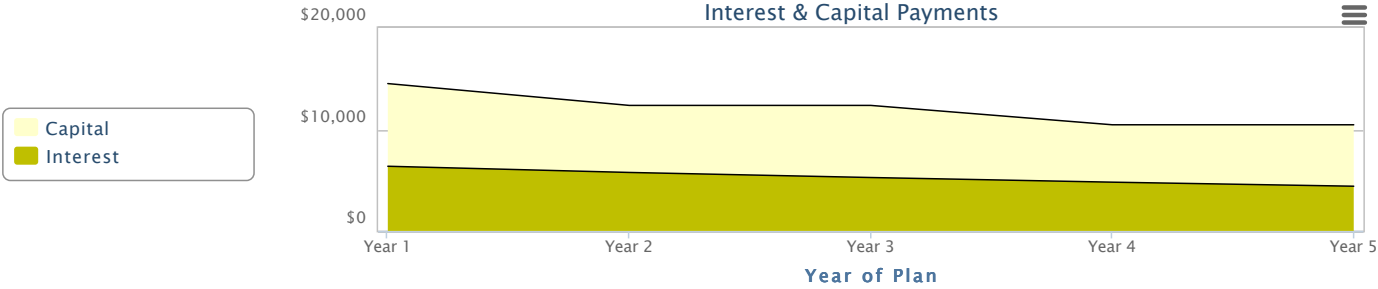
### Loan Payments (Regular)

Total Loans		\$14,508	\$12,358	\$12,358	\$10,450	\$10,450
Car Loan (Seth)	P&I	\$1,908	\$1,908	\$1,908	\$0	\$0
Our House [Loan] (Joint)	P&I	\$7,919	\$7,919	\$7,919	\$7,919	\$7,919
Sue's Car Loan (Sue)	P&I	\$2,530	\$2,530	\$2,530	\$2,530	\$2,530
Sue's Credit Card (Sue)	Credit Card	\$2,150	\$0	\$0	\$0	\$0

### Additional Loan Payments

Total Loans		\$0	\$0	\$0	\$0	\$0
Car Loan (Seth)	P&I	\$0	\$0	\$0	\$0	\$0
Our House [Loan] (Joint)	P&I	\$0	\$0	\$0	\$0	\$0
Sue's Car Loan (Sue)	P&I	\$0	\$0	\$0	\$0	\$0

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# Your Personal Loans

## Personal Loans

This plan has 2 personal loans. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

### Personal Loan: Car Loan

This is an existing loan with a value at the start of the plan of \$5,000. It is owned by Seth.

*Car Loan* is a Principal and Interest loan with a term of 3 Years. It has an interest rate of 9.00% which is not fixed.

You have not planned to make any additional payments.

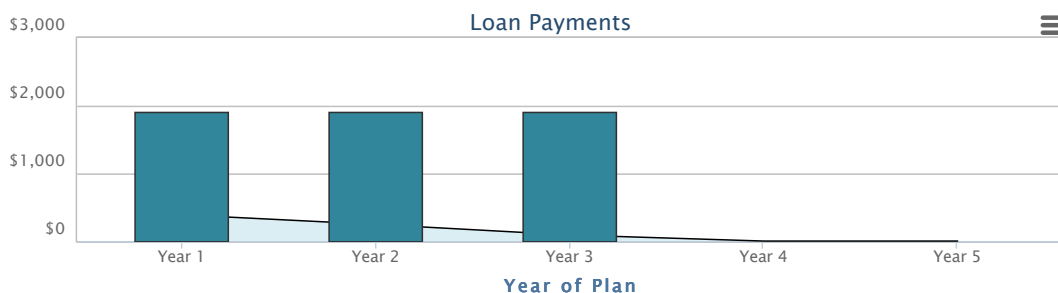
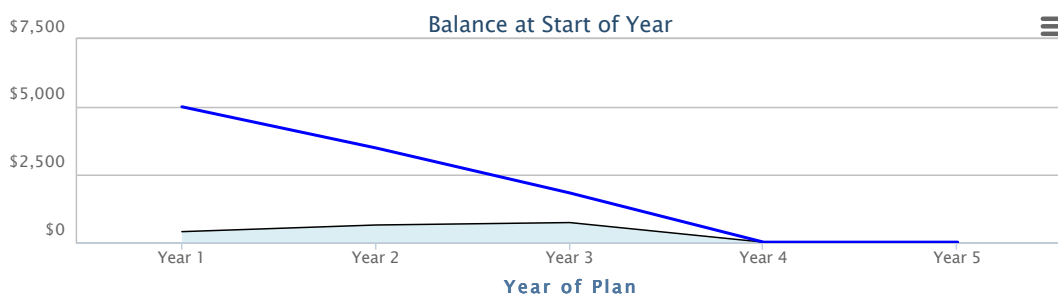
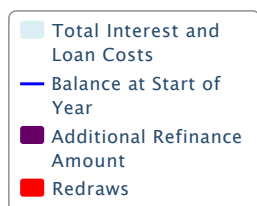
### Personal Loan: Sue's Car Loan

This loan commences in Year 1 with a balance of \$10,000. It is owned by Sue.

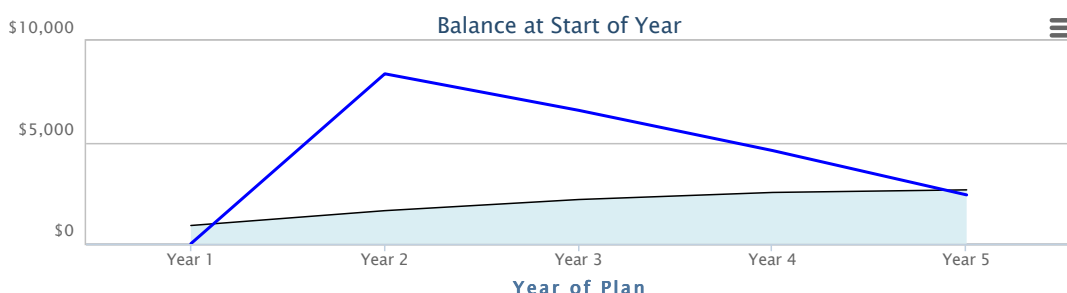
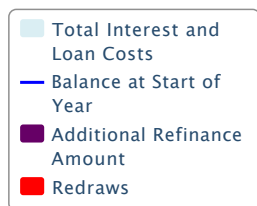
*Sue's Car Loan* is a Principal and Interest loan with a term of 5 Years. It has an interest rate of 9.67% which is not fixed.

You have not planned to make any additional payments.

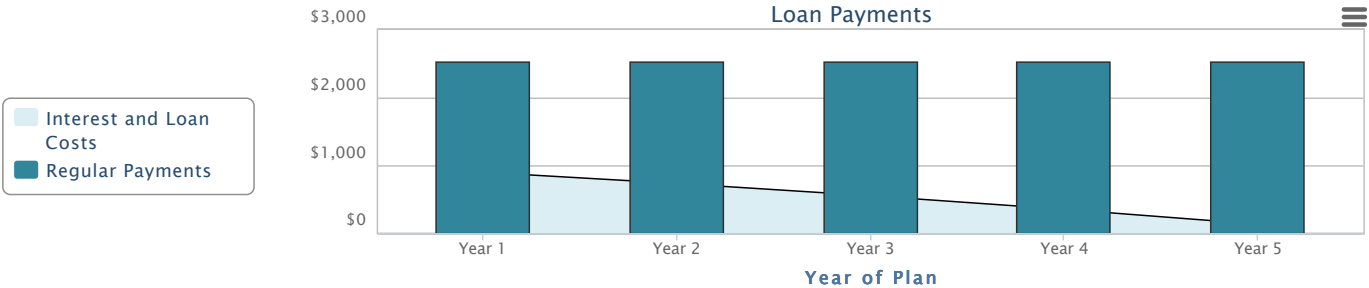
## Car Loan



## Sue's Car Loan



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## Credit Cards

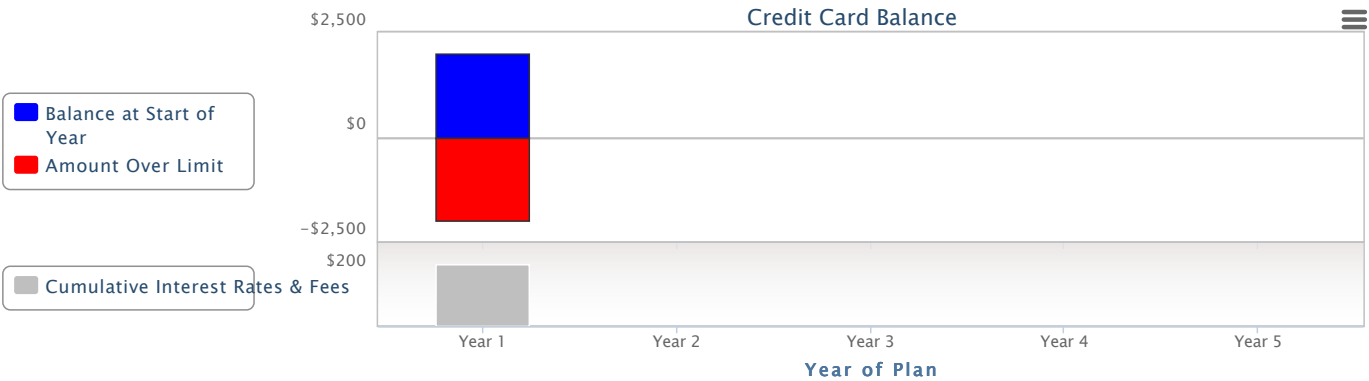
This plan has 1 credit card. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

### Credit Card: Sue's Credit Card

Sue's Credit Card has a balance of \$2,000 at the start of the plan, and the debt is owned by Sue.

The interest rate is 15.00%. It is estimated that the debt will be repaid in 11 months.

### Sue's Credit Card

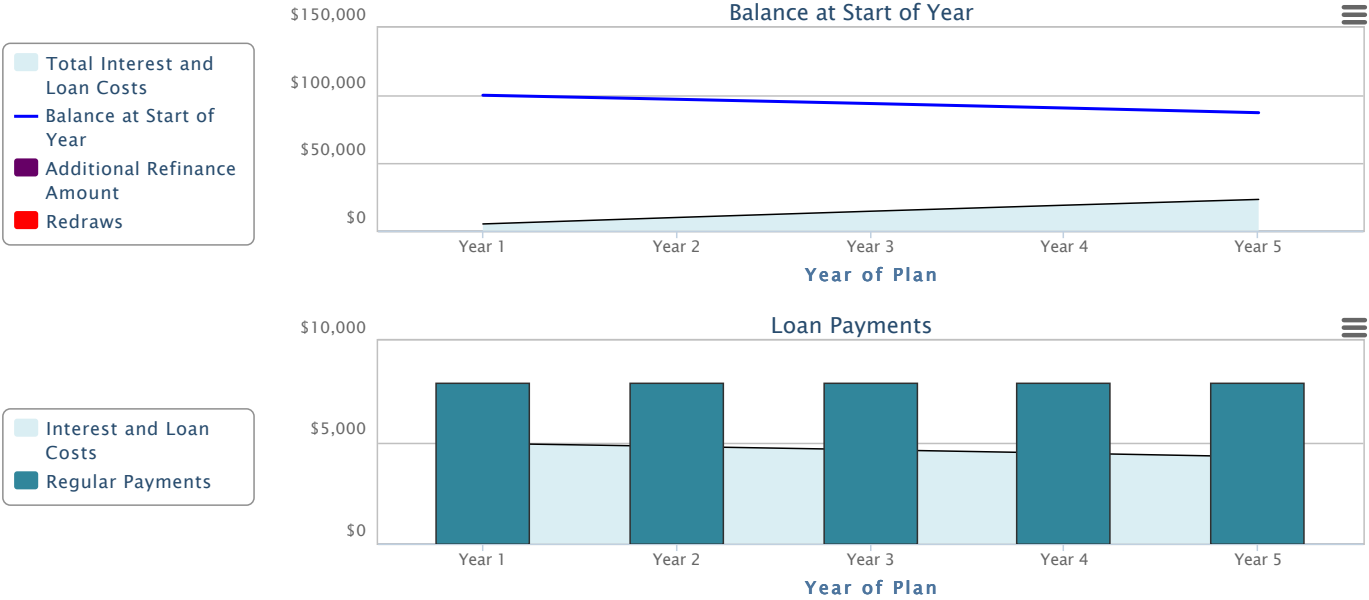


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# Your Home and Investment Loans

This section reviews each of your loans in detail using graphs.  
More information will be found in the description of the asset with which the loan is associated.

## Our House [Loan]



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# Your Real Estate, including Home

While your **Home** is separated from your **Investment Property** in the plan, homeownership is an important part of our wealth building and both are included.

## Homes

This plan has 1 home. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

### Home: *Our House*

*Our House* is an existing home owned jointly with a value of \$400,000 at the start of the plan. The purchase price including costs was \$350,000.

It is estimated that the value of the home will rise at 6.12% p.a.

There are no building improvements planned for this home.

At the end of the plan, this home is worth \$475,803 (which is \$538,327 in FV).

## Loans

The following loans are assigned to your homes. If the home is sold, the loan is paid out at the same time.

### Home Loan: *Our House [Loan]*

This is an existing loan with a value at the start of the plan of \$100,000.

*Our House [Loan]* is a Principal and Interest loan with a term of 20 Years. It has an interest rate of 5.00% which is not fixed.

You have not planned to make any additional payments.

## Notes

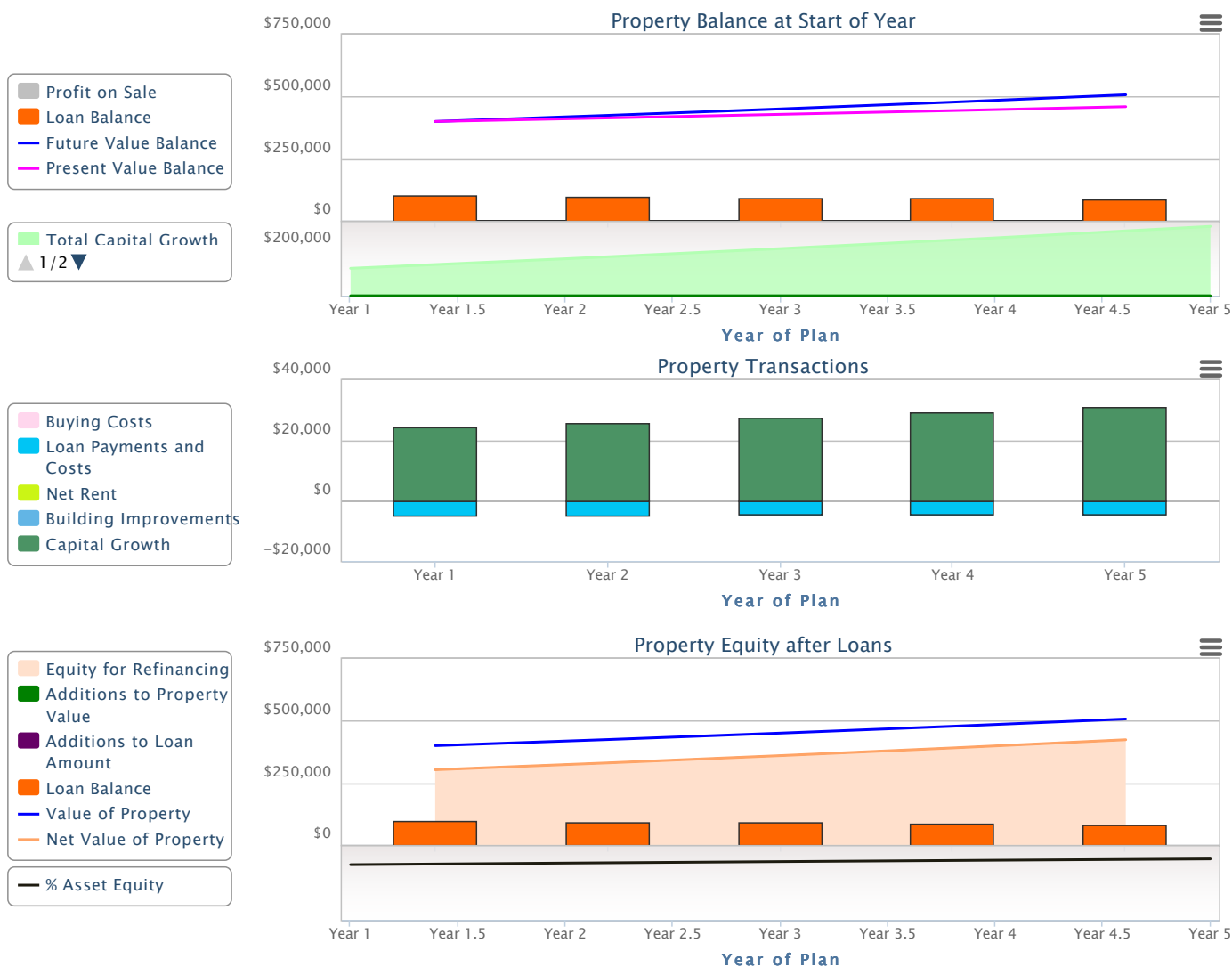
When using cash flow modelling software to estimate future changes in real estate prices, an average Capital Growth is selected. The value of each property will change year by year and no one can predict what these changes will be for a specific property or property in general.

The Bureau of Statistics keeps an historical record of changes in property prices. They have estimated that the price rise of Established Houses for the 20-year period from 2001 was 6.46% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated the price rise was 3.13% with an Inflation Rate of 1.57%. The Real (after-inflation) Capital Growth Rates were 3.99% for the 20-year period and 1.53% for the 5-year period.

Where loans have been included, the interest rates are assumed to remain the same. Where the interest rate is not a fixed rate, then the interest charges may change. According to the Reserve Bank of Australia, the average Standard Variable Home Loan rate for the 20-year period from 2001 was 6.52% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated rate was 5.16% with an average Inflation Rate of 1.53%. These are Real (after-inflation) rates of 4.33% and 3.57%.

## Our House

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## Investment Properties

This plan has no investment properties.

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# Interest Earning Accounts

## Interest Earning Accounts

In the cash flow modelling software, money invested in interest earning accounts are of four types.

- Transaction (Bank) Account
- Cash Accounts such as savings or cash management accounts
- Term Deposits
- Bonds

The Transaction Account acts as a checking account and may have a different purpose than your checking account. It is the account through which all home, investment and retirement transactions occur.

Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

### Transaction Account

The balance of the Transaction Account at the start of the plan is \$10,000. The investment return is 2.00%. During the plan, the account is not overdrawn at the end of any years.

At the end of the plan, the balance is \$26,545 (which is \$30,033 in FV).

### Cash Account: *Emergency Cash*

*Emergency Cash* is an existing cash account owned jointly with a value of \$10,000 at the start of the plan.

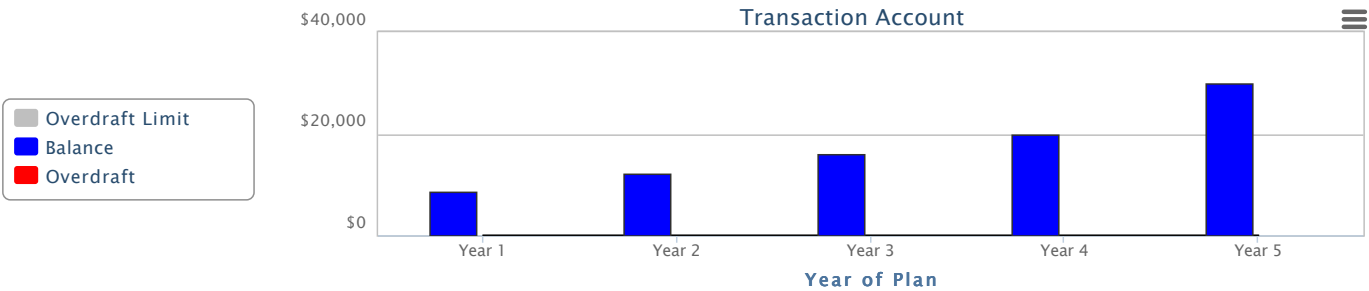
The investment return is 2.00% and interest is reinvested. The interest is taxed as income.

This plan uses the automated Investment Plan which allocates salary savings by a percentage. This percentage is calculated from the total savings allocation less any loan expenses. The allocation in the Investment Plan is:

- Years 1 to 5: 10.00%

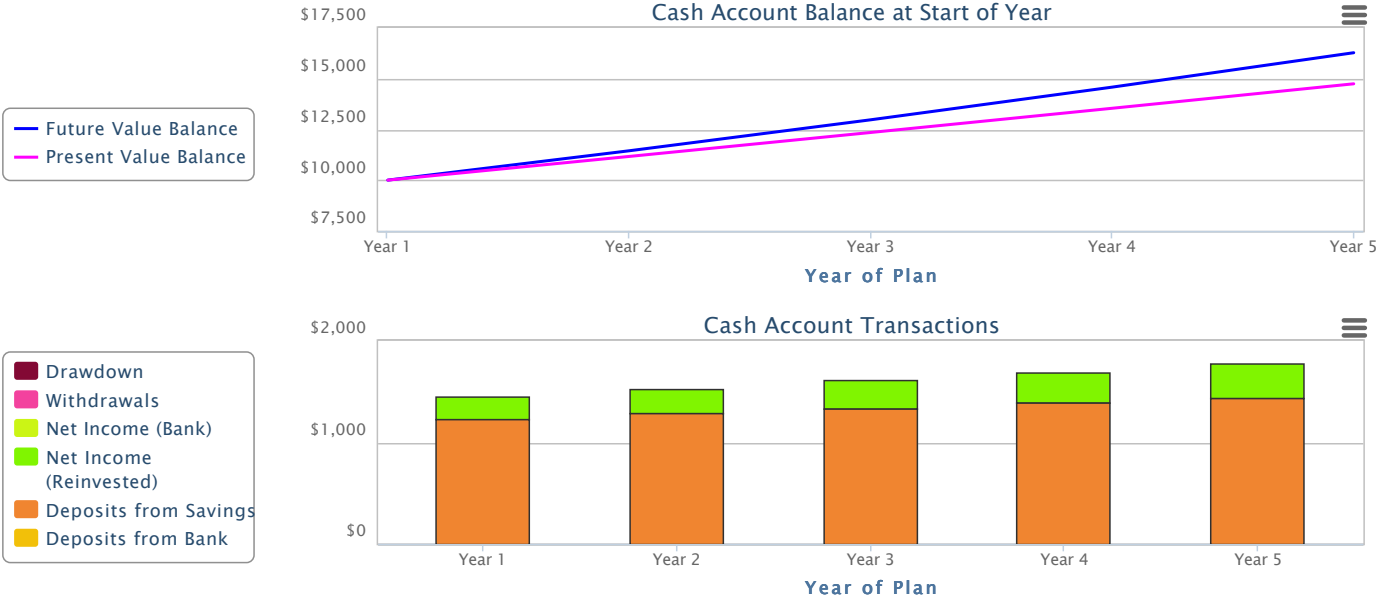
At the end of the plan, this cash account is worth \$15,959 (which is \$18,057 in FV).

## Bank Account - Balance at End of Year



## Emergency Cash

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# Shares and Managed Funds

The account called **Shares** is assumed to *Australian Shares*, which are referred to as *Domestic Equities* in **Managed Funds**.

Managed Funds may be a combination of any of the following:

- Cash
- Domestic Fixed Interest Securities
- Global Fixed Interest Securities
- Domestic Equities
- Global Equities
- Other Investments (e.g. Precious metals or Artwork)
- Property Trusts

## Share Portfolios

This plan has no allocation to purchase Australian shares directly.

## Managed Funds

This plan has 1 managed fund. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

### Managed Fund: *Our MFund*

*Our MFund* is an existing managed fund owned jointly with a value of \$50,000 at the start of the plan.

The managed fund's asset allocation is described as **Balanced**. Following is the breakdown.

Cash	15.00%
Domestic Fixed Interest	15.00%
Global Fixed Interest	20.00%
<b>Defensive Assets</b>	<b>50.00%</b>
Domestic Equities	17.00%
Global Equities	24.00%
Other Investments	4.00%
Property Trusts	5.00%
<b>Growth Assets</b>	<b>50.00%</b>

The estimated income from dividends is 4.00% and the estimated capital growth rate is 5.00%, a total return of 9.00%.

Dividends from this portfolio are:

- Reinvested during the Savings Phase.

The dividends are taxed as income.

This plan uses the automated Investment Plan which allocates salary savings by a percentage. This percentage is calculated from the total savings allocation less any loan expenses. The allocation in the Investment Plan is:

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- Years 1 to 5: 60.00%

These purchases are made directly from the Transaction Account:

- Year 1: \$4,900

The following managed funds are sold:

- Year 5: 5% which is \$6,417 (FV)

At the end of the plan, this managed fund is worth \$107,760 (which is \$121,921 in FV).

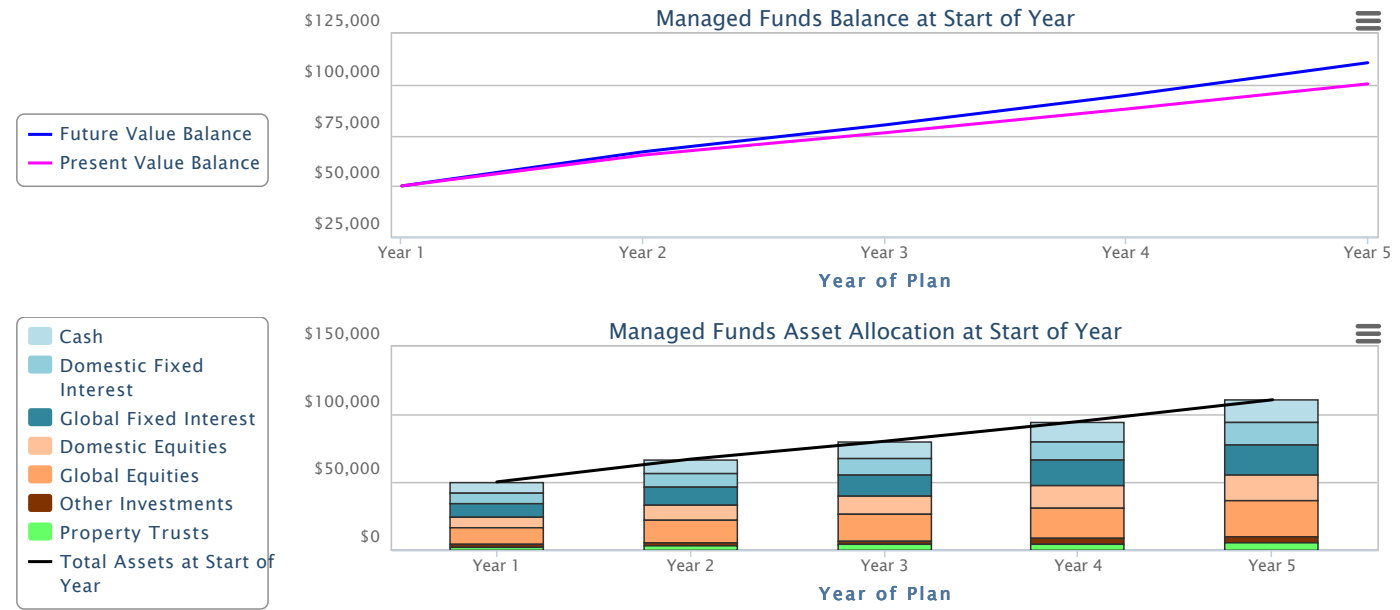
## Notes

In this plan, it is assumed that dividends and capital growth remain the same. However, there may be considerable rise and falls of share prices for any specific share portfolio or the ASX200. It is estimated that the total return for the ASX200 for the 20-year period from the year 2001 was 9.38% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated total return was 9.29% with an average Inflation Rate of 1.53%. These are Real (after-inflation) rates of 6.82% and 7.60%.

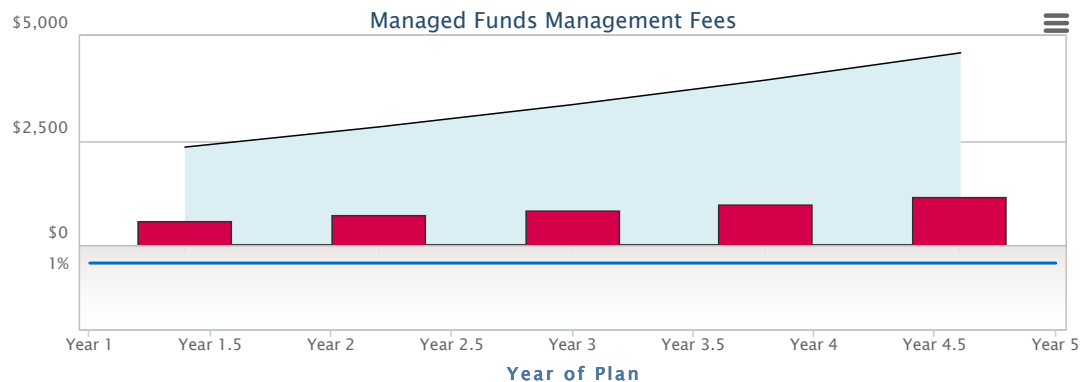
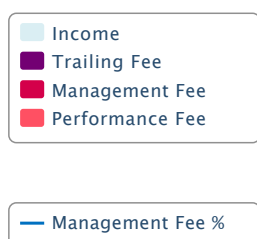
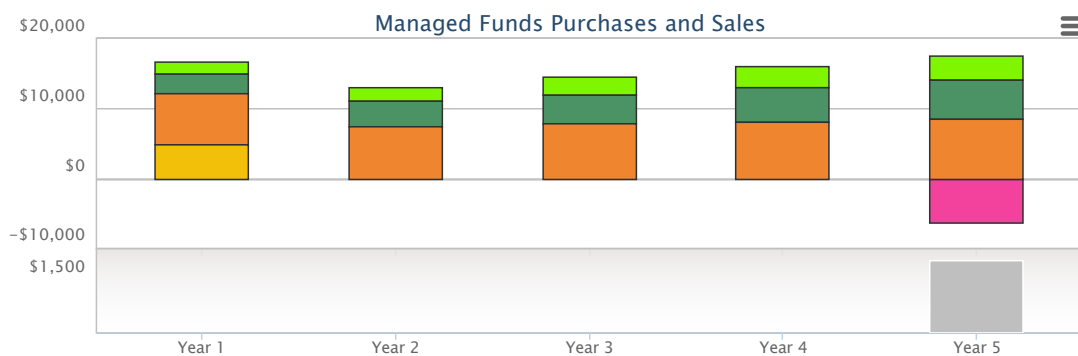
Where loans have been included, the interest rates are assumed to remain the same. Where the interest rate is not a fixed rate, then the interest charges may change. According to the Reserve Bank of Australia, the average Standard Variable Home Loan rate for the 20-year period from 2001 was 6.52% with an average Inflation Rate of 2.39%. In the 5-year period from 2016, the estimated rate was 5.16% with an average Inflation Rate of 1.53%. These are Real (after-inflation) rates of 4.33% and 3.57%.

Margin loans, where the shares are the only security, are likely to attract a higher interest rate than the standard home loan.

## Our MFund



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# Superannuation

Superannuation Accounts are often referred to as Pension Accounts, a globally recognized term.

There are two types of Superannuation Accounts in the plan:

- **Superannuation/Pension Account:** This is usually managed by an external trustee where both you and your employer can make contributions.
- **Self-Managed Superannuation Account:** The beneficiaries or their representatives will be the Trustees. You may have either a solo or two-person fund.

## Superannuation/Pension Funds

This plan has 2 superannuation/pension funds that are employer sponsored and are defined contribution funds. Note all values are listed in "Today's Dollar Value" (PV), unless listed as (FV), the inflation-indexed value.

### Super/Pension/KiwiSaver Fund: *Seth's Super*

*Seth's Super* is a fund for Seth. Employer contributions are paid to this superannuation account.

At the start of the plan, the total value of the fund is \$120,000. The account balances are:

- Employer funded contributions: \$120,000
- Personal pre-tax contributions: \$0
- Personal after-tax contributions: \$0

The following investment profiles are selected:

Start Year	Investment Profile	% pa Return
Year 1	Balanced	7.00%

At the end of the plan, this super/pension/KiwiSaver fund is worth \$174,660 (which is \$197,611 in FV).

### Super/Pension/KiwiSaver Fund: *Sue's Super*

*Sue's Super* is a fund for Sue. Employer contributions are paid to this superannuation account.

At the start of the plan, the total value of the fund is \$100,000. The account balances are:

- Employer funded contributions: \$100,000
- Personal pre-tax contributions: \$0
- Personal after-tax contributions: \$0

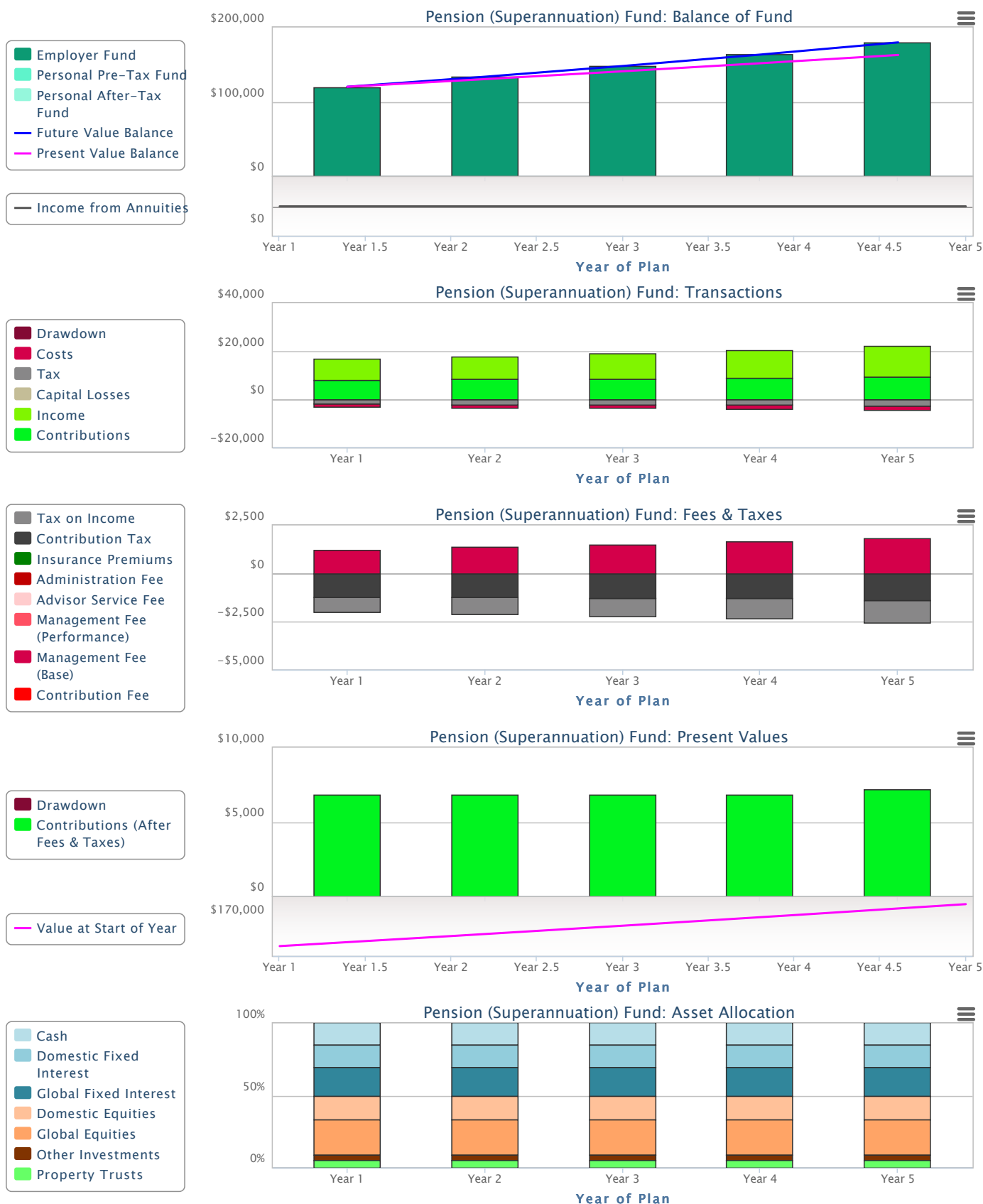
The following investment profiles are selected:

Start Year	Investment Profile	% pa Return
Year 1	Balanced	7.00%

At the end of the plan, this super/pension/KiwiSaver fund is worth \$136,507 (which is \$154,446 in FV).

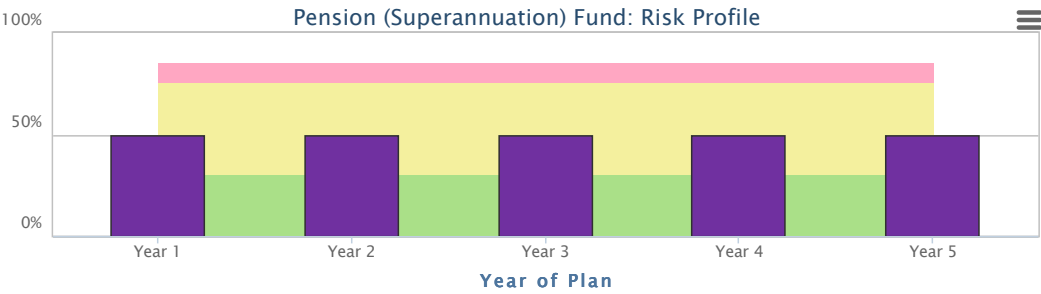
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## Seth's Super (Seth)



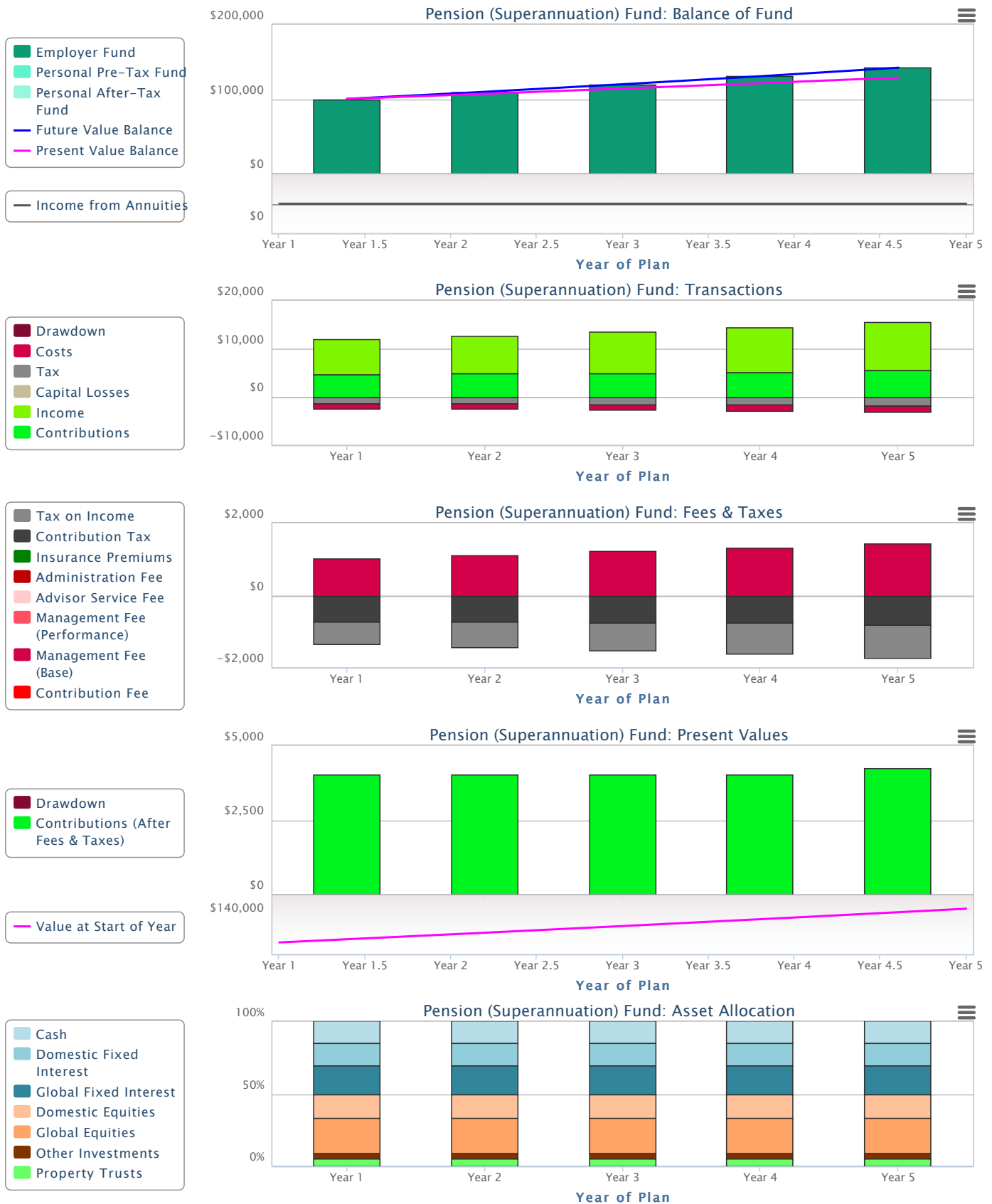
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- Growth (85%)
- Balanced (75%)
- Conservative (30%)
- % Growth Assets



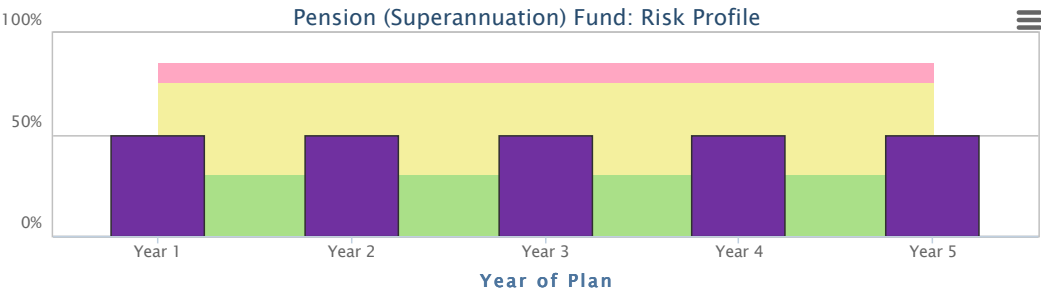
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## Sue's Super (Sue)



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- Growth (85%)
- Balanced (75%)
- Conservative (30%)
- % Growth Assets



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## Personal Assets at Start of Plan

If you are applying for a Loan this year, your lender may require a list of your **Personal Assets**. This may include

- Cars
- Home Contents
- Other - such as boats, caravans artwork.

The lender will most likely want the resale value of these items.

*This information is not imported into your plan.*

### Personal Assets at Start of Plan

Description	Type	Current Value
Seth's Car (Seth)	Vehicle	\$10,000



# Insurance

An Insurance Needs Evaluation Report should be completed for each partner.

## Insurance

### Life Insurance (Death & TPD): zzz Insurance (Seth)

Seth has zzz Insurance as Life Insurance (Death & TPD) with a value of \$200,000 and premiums of \$1,000. This cover is from Age 35 to Age 50. The payments are made from the budget and are not tax deductible.

### Trauma Insurance: zzz Insurance (Seth)

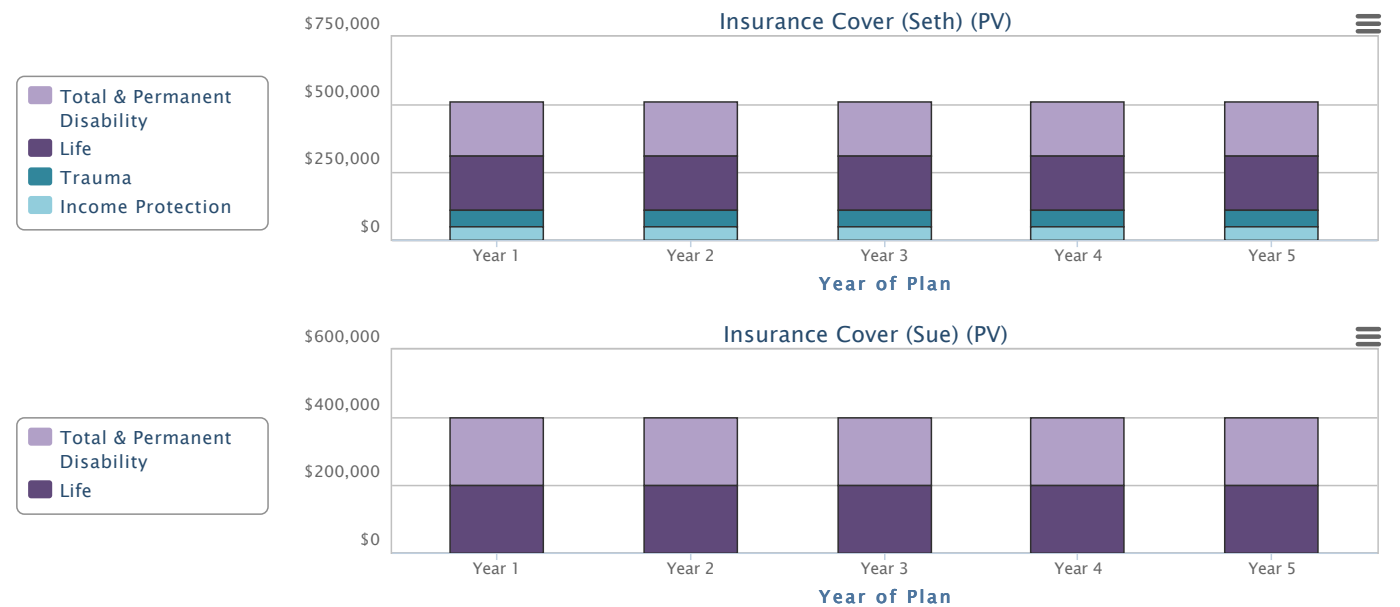
Seth has zzz Insurance as Trauma Insurance with a value of \$60,000 and premiums of \$300. This cover is from Age 35 to Age 50. The payments are made from the budget and are not tax deductible.

### Income Insurance: zzz Insurance (Seth)

Seth has zzz Insurance as Income Insurance with a value of \$50,000 and premiums of \$500. This cover is from Age 35 to Age 50. The payments are made from the budget and are tax deductible.

### Life Insurance (Death & TPD): zzz Insurance (Sue)

Sue has zzz Insurance as Life Insurance (Death & TPD) with a value of \$200,000 and premiums of \$1,000. This cover is from Age 35 to Age 50. The payments are made from the budget and are not tax deductible.



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## Insurance Cover and Cash Flows

This information should be read in conjunction with the detailed *Insurance Needs Evaluation Report*. This summary shows the results for the first three years of your plan. The results are displayed in Future Value.

### Expenses and Investment Income

Item	Status		Year 1	Year 2	Year 3
Total Expenses	✓	Your plan has annual expenses of:	\$80,093	\$77,955	\$77,983
Investment Income	✓	Your plan has annual investment income of:	\$2,690	\$3,275	\$3,914
	⚠	Income less Expenses:	-\$77,403	-\$74,681	-\$74,069

### Liquid Assets

Item	Status		Year 1	Year 2	Year 3
Liquid Assets	✓	Your plan has liquid assets of:	\$69,900	\$86,789	\$105,146

### Insurance Cover - Seth Alby

Item	Status		Year 1	Year 2	Year 3
Life	✓	Your plan has life insurance.	\$200,000	\$200,000	\$200,000
Total & Permanent Disability	✓	Your plan has total & permanent disability insurance.	\$200,000	\$200,000	\$200,000
Trauma	✓	Your plan has trauma insurance.	\$60,000	\$60,000	\$60,000
Income Protection	✓	Your plan has income protection insurance.	\$50,000	\$50,000	\$50,000

### Insurance Cover - Sue Alby

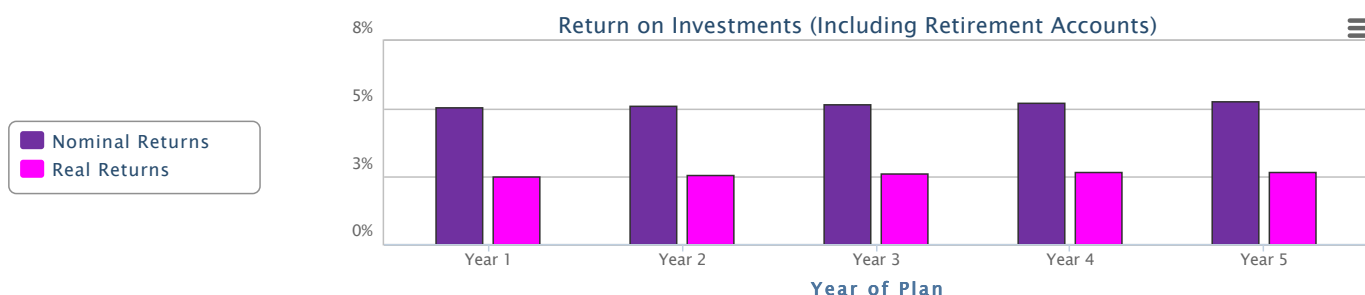
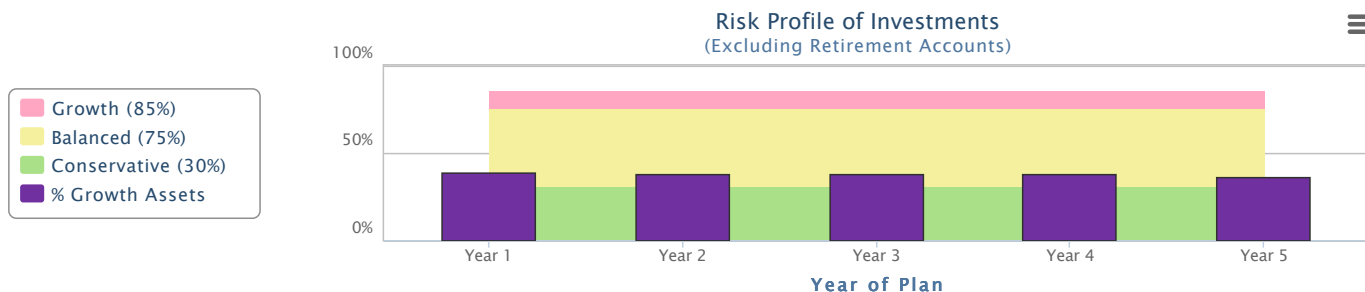
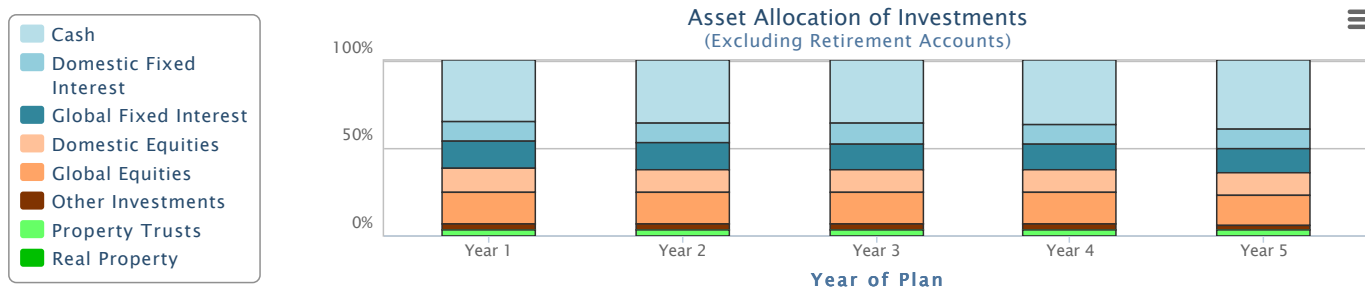
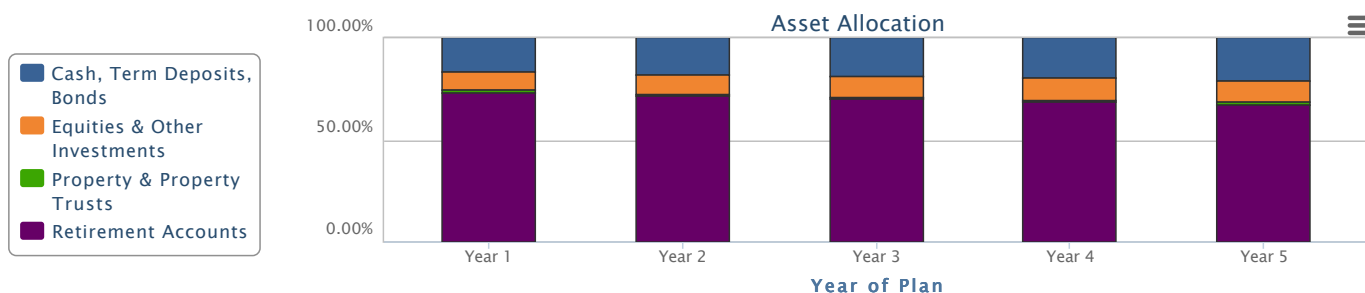
Item	Status		Year 1	Year 2	Year 3
Life	✓	Your plan has life insurance.	\$200,000	\$200,000	\$200,000
Total & Permanent Disability	✓	Your plan has total & permanent disability insurance.	\$200,000	\$200,000	\$200,000
Trauma	✗	Your plan has no trauma insurance.	\$0	\$0	\$0
Income Protection	✗	Your plan has no income protection insurance.	\$0	\$0	\$0

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# Statistics

In this section the following information is examined:

- Asset and Income Allocation (Interest-Earning Accounts, Shares & Managed Funds, Investment Property & Superannuation)
- Asset Allocation for Investments showing 8-categories of investments
- Percentage of Growth Assets held in your Investments
- Return on Investments & Superannuation displayed as Nominal and Real (After Inflation) Returns.



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# Net Value of Investments and Retirement Accounts

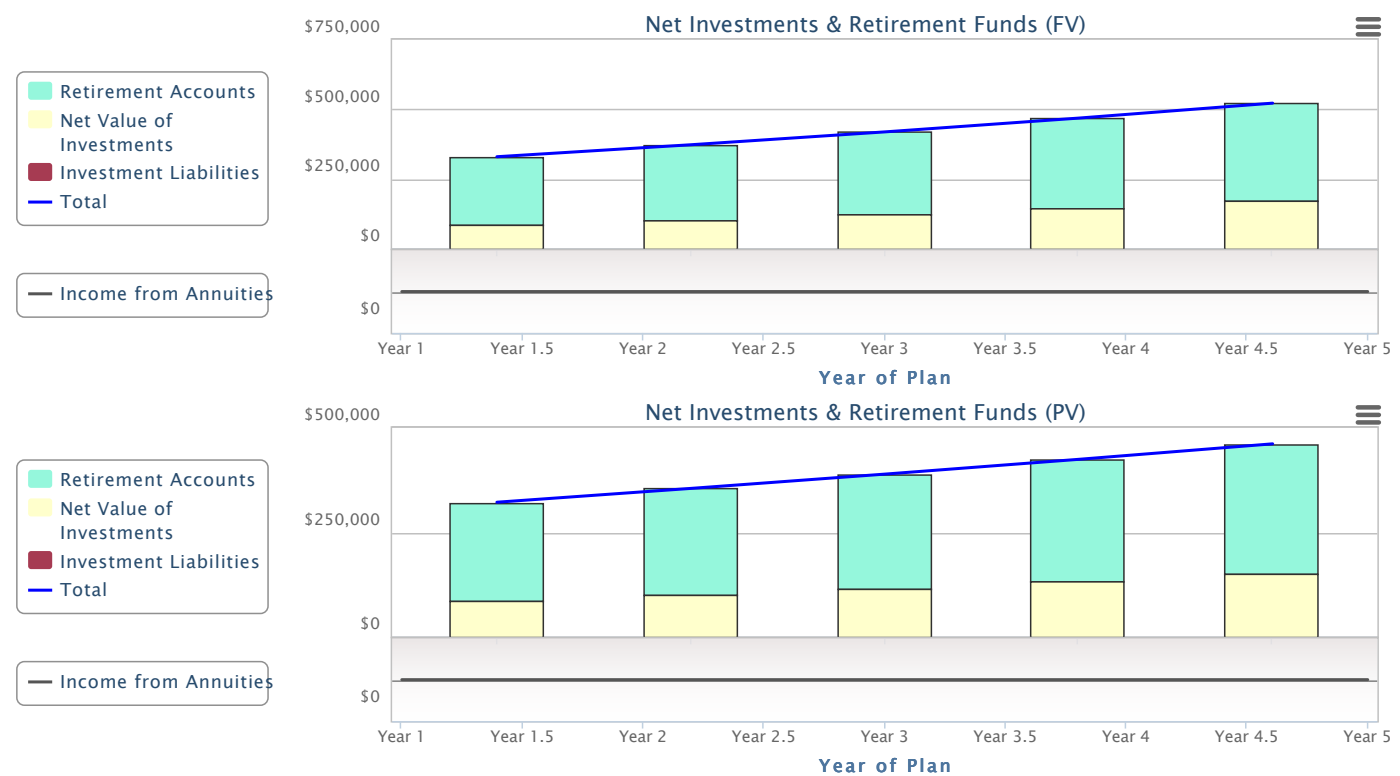
**Present Value (PV)** results discount the Nominal Value by the **Rate of Inflation**.

Simply this means that a PV is the value of the asset in today's dollar value.

**For example**, if Inflation is 2% and the asset is worth \$100,000 today, if that asset rose at the rate of Inflation (2%), then the asset would be worth \$102,000 in 1-year. However, the PV in 1-year is still \$100,000. The extra \$2,000 is the proportion increased by Inflation.

The Net Value of your assets at the end of the plan are:

- Home: ... (PV) which is \$454,872 (FV)
- Investments: \$150,264 (PV) which is \$170,010 (FV)
- Retirement Accounts: \$311,167 (PV) which is \$352,057 (FV)



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