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# Financial Mappers LITE- Getting Started Guide

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### Welcome Email

You have been offered the opportunity to use *Financial Mappers Lite*. This is a 5-year Savings/Investment Plan that will allow you to manage your finances.

You will receive an email. This is an example of a fictitious client called **Seth Alby** and for a fictitious Company called **My Company**. If you do not receive the email, check your **Spam Folder**.

When you open the email, you should click on the link:

On the link, you will be asked to enter your password. You should keep this password safe. You will need this password and your log in email every time you wish to access the Portal. After entering your password twice, you will be invited to login.



The image displays two screenshots of the 'My Company' portal interface. The left screenshot shows an 'INVITATION ACCEPTED' message with a 'Login to continue' button. The right screenshot shows a 'LOG IN' page with fields for Username (Email) and Password, a 'Forgot Password?' link, a checkbox for terms of service, and a 'LOG IN' button.

The first time you log in you, will be taken immediately to the **Account Details Page**, where you should complete all the information, including the name of your partner if you wish to include a partner in your plans. It is very important that you add a **Nickname** in the field **“Initials”**. This name will be added to any accounts you own independent to your partner.

If you choose to **Enable Two-Factor Authentication** (2-F-A), you will receive a 6-digit code to your email account. This feature is disabled when you start.

# Financial Mappers LITE- Getting Started Guide

**My Company** Seth Alby Starting Position

**Back Account Details**

**ACCOUNT**

Email (Username) albyzzz@outlook.com Change

Password \*\*\*\*\* Change

Two-factor Authentication Disabled Change

Account Actions Close Account

**USER DETAILS**

| Principal  |            | Partner (Optional) |
|------------|------------|--------------------|
| First Name | Seth       | Sue                |
| Surname    | Alby       | Alby               |
| Initials   | Seth       | Sue                |
| DOB        | 01/01/1982 | 06/01/1982         |

**CONTACT DETAILS**

| PERSONAL               | WORK                     |
|------------------------|--------------------------|
| Phone (03) 9999 2222   | Company ABC              |
| Address 1 Smith Street | Address 1 William Street |
| Suburb St Kilda        | Suburb Melbourne         |
| State VIC              | State VIC                |
| Post Code 3065         | Post Code 3000           |
| Country Australia      | Country Australia        |

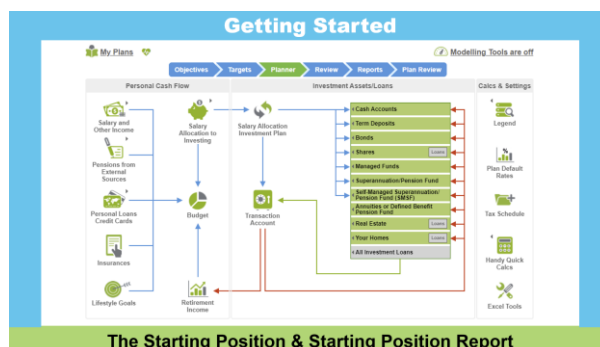
Save Cancel

Once you click the **Save and Continue** Button, you can complete a list of information about your current finances. This information is referred to as the **Starting Position** and can be accessed at any time, by clicking on the button, below your name in the top right-hand corner.

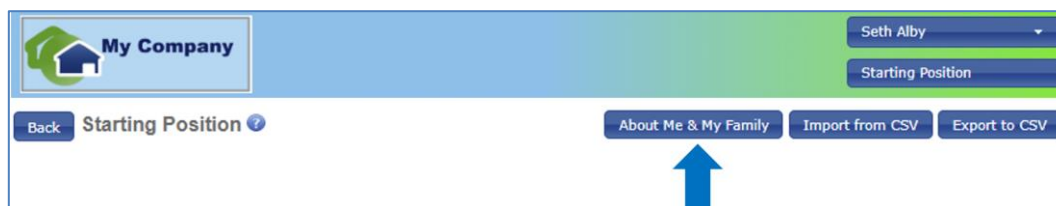
If you plan to share any reports with your professional advisers, it is recommended you complete the section **About Me and My Family** at the same time. This information is included in the **Starting Position Report** and is important to those you may choose to share this information.

Later this information will be imported into your 5-year plan, called **My Plan**.

Before you proceed, please watch this video on how to enter the information in the [Starting Position and Starting Position Report](#).



### Starting Position – Me and My Family



If you are seeking advice from a Financial Adviser or asking a Mortgage Broker to help you apply for a new loan, they will need to know more about you and your family.

Supplying this information is optional. Only complete the panels, where you want to share that information with your adviser or broker.

In the **Plan Review**, you will most likely find one of the reports will contain a section called “**About Me and My Family**”. Panels without information will not be included. You decide what you want to include.

There are 7-panels you can complete.

*(The last panel is not relevant to this product)*

[Back](#) **About Me & My Family** [Starting Position](#)

If you are seeking advice from a Financial Adviser or asking a Mortgage Broker to help you apply for a new loan, they will need to know more about you and your family.

Supplying this information is optional. Only supply information that you want to share with your adviser or broker. Information that you share will be included in their report.

- [1. Family](#)
- [2. Employment](#)
- [3. Health](#)
- [4. Estate Planning](#)
- [5. Investment Experience](#)
- [6. Investment Risk Profile](#)
- [7. Your Objectives for the Next 5 Years](#)
- [8. Advice You Require](#)

**FAMILY** [Back to Top](#) [Save](#) [Cancel](#)

Tell us about you and your partner. If you have dependent children, tell us their names and date of births. Tell us what you want to achieve for your children.

If you have adult children and grandchildren tell us about your relationship with them.

File Edit View Insert Format Tools Table

↶ ↷ Formats **B** *I* A A 14px [Text Alignment Icons] [List Icons] [Link Icon]

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.

# Financial Mappers LITE- Getting Started Guide

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## My Family

Tell us about you and your partner. If you have dependent children, tell us their names and date of births. Tell us what you want to achieve for your children.

If you have adult children and grandchildren tell us about your relationship with them.

## My Employment

Tell us where you and your partner work, together with your future prospects for employment. Tell us if you intend to take time off from the workforce or work part-time.

## Health

Tell us about your health and that of your partner. Tell us if you have health insurance and whether or not either of you are smokers. It is important to tell us about any conditions which may affect your ability to work in the future or affect your longevity.

## Estate Planning

For both you and your partner please tell us whether or not you have made a Will or Power of Attorney. Information about where these documents are located, and the name of your lawyer would be helpful.

## Investment Experience

Tell us about your previous investment experience. Tell us if you like to read books about investments and which are your favourite books.

Do you consider you have a good understanding of your finances? If you were asked to explain the following five concepts, how many do you think you could answer, without checking first:

1. How Compound Interest Works
2. The effect of Inflation on the purchasing power of your money in the future
3. How Diversification aims to protect you
4. What does the Risk/Return equation mean to you
5. Do you know what a Debt Servicing Ratio (Loan to Value Ratio) is and why it is important?

Tell us which ones you don't understand, by listing the number.

# Financial Mappers LITE- Getting Started Guide

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If you are interested in receiving information to improve your money management and investment skills, please tell us.

## Investment Risk Profile

For both you and your partner, tell us about what type of investments you prefer to invest in. That is; do you prefer the major part of your investments to be in: Interest Earning Accounts, Shares or Real Estate?

Tell us whether or not you consider yourself a risk taker.

Assuming that the higher the return on an investment, the greater the risk, if you were asked to choose one the following investments which would you most likely choose:

1. No Risk as money in Fixed Interest accounts with little opportunity for capital growth or loss of capital. The return is likely to be about the same or less than the Inflation Rate
2. Generating a return say 3%-4% above Inflation, e.g .Balanced Managed Fund
3. Generating a return of say 6%-8% above inflation, e.g. a High Growth Managed Fund
4. I would prefer to keep most of my investments in Real Estate

## Your Objectives for the Next 5 Years

To assist in the planning process, you should list in order of importance your main financial objectives.

For example:

- Reduce Credit Card Debt (to what amount?)
- Reduce Personal Loans (to what amount?)
- Reduce Home Loan debt (to what amount?)
- Reduce Investment Loan debts (to what amount?)
- Save for a new car or other Personal Savings Goals (and how much)
- Save for Home deposit (the % deposit figure, and the estimated purchase price)
- Purchase a Home (and the estimated purchase price)
- Purchase an Investment Property (and the estimated purchase price)
- Invest in the Share Market (and how much)
- Invest in Managed Funds (and how much)
- Make personal contributions to my Superannuation/KiwiSaver (what amount for which partner?)

## What Advice to You Require

If you are seeking specific advice from your financial adviser, please list exactly what you want your adviser to help you with.

## Financial Mappers LITE- Getting Started Guide

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Examples of the type of advice you may need:

- The best way to save for a home deposit
- The best way to reduce personal debt
- How to manage your home loan
- What Managed Funds you should use for your savings
- How to purchase or manage an investment property
- How to improve your returns on Superannuation
- Do I have adequate insurance?




### The Starting Position

It is recommended that you watch the **Help Video**, [Starting Position and Starting Position Report](#) BEFORE you commence.

#### Notes on Starting Position

You have the option to create a solo plan for yourself, or if you prefer, you can include your partner's financial information, by ticking the **Joint Tick Box**. At any time in the future, you can reset your **Starting Position** and all the information will be deleted. You will then need to start a new 5-year plan with that new **Starting Position** information. It will not update the current plan.

[Back](#) Starting Position ?

 **STARTING POSITION OPTIONS** ?

[Reset Starting Position](#)

Single or Joint Plan

[Single Plan](#) [Joint Plan](#)

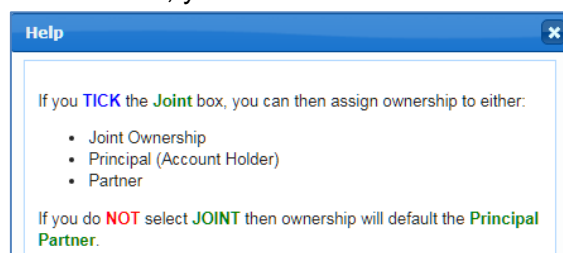
Currency

[Dollar](#)


There is a complete list of items for you to complete. If you don't own any of the items, simply move to the next.

Click the **PLUS Icon** to add another row of information 


To help you understand the software, you should read the inline help for each section 



### Salary

 **SALARY** ?

[Save](#) [Cancel](#)



This is an example of adding two people's **Salary**.

## Financial Mappers LITE- Getting Started Guide

 SALARY ?


Save Cancel

| Description   | Owner  | Annual Amount | No. of Years |   |
|---------------|--------|---------------|--------------|---|
| Seth's Salary | Seth ▼ | \$85,000      | 5 Years      | + |
| Sue's Salary  | Sue ▼  | \$50,000      | 5 Years      | + |

### Personal Assets

**Personal Assets** are not transferred to the planner page, but having all this information will allow the software to create a full **Assets and Liabilities Statement** of your financial position at the start of the plan. They are included in the report, **Starting Position Report**, found on the bottom right-hand side of the Starting Position page. Personal Assets may be described as

- Vehicle
- Home Contents
- Other

 PERSONAL ASSETS ?

Save Cancel



| Description                  | Owner   | Type            | Current Value |   |
|------------------------------|---------|-----------------|---------------|---|
| Seth's Car                   | Seth ▼  | Vehicle ▼       | \$10,000      | + |
| Sue's Boat                   | Sue ▼   | Other ▼         | \$12,000      | + |
| Furniture & Electrical Goods | Joint ▼ | Home Contents ▼ | \$15,000      | + |

### Personal Budget

Completing a **Personal Budget** may be quite time consuming, but it is important that you understand where you are spending your money. This will help you to learn how to manage your day to day **Living Expenses**. Some things don't need to be included. This is because you will enter the information in other parts of your plan. These are items like saving for special **Lifestyle Goals**, such as a holiday or a car, **Insurance** (Life, Income & Trauma), **Loans** and **Investment Savings**.

While you can enter the information in your plan, this is the fastest means of data entry. When you enter the plan, the values will autofill for the length of the plan. You can then change the values in any year.

## Financial Mappers LITE- Getting Started Guide

 PERSONAL BUDGET 

Save

Cancel

COMMITMENTS

\$2,200

| Active ?                            | Optional ?               | Budget Item                   | Payments per Year | Amount  | Annual Cost |
|-------------------------------------|--------------------------|-------------------------------|-------------------|---------|-------------|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Rent                          | 1                 | \$0     | \$0         |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Child Support Payments        | 1                 | \$0     | \$0         |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Insurance - Home              | 1                 | \$600   | \$600       |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Insurance - Home Contents     | 1                 | \$300   | \$300       |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Insurance - Property          | 1                 | \$1,100 | \$1,100     |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Insurance - Property Contents | 1                 | \$200   | \$200       |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> |                               | 1                 | \$0     | \$0         |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> |                               | 1                 | \$0     | \$0         |

HOME

\$20,500

UTILITIES

\$4,500

EDUCATION

\$0

HEALTH

\$6,100

SHOPPING

\$20,000

TRANSPORT

\$4,720

ENTERTAINMENT

\$7,500

OTHER

\$0

MISCELLANEOUS

\$1,480

Total Living Expenses \$67,000

### Tips for Creating your Budget

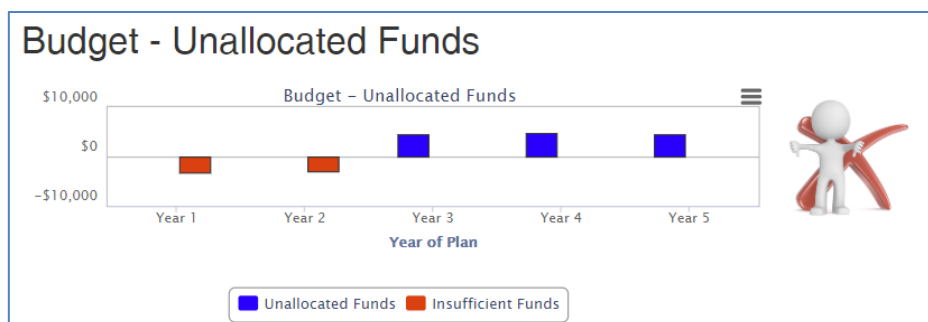
- You can overwrite any **Budget Item** and add more in the blank rows.
- If you uncheck the **Active Button**, the value is not added to the cost, but you may recheck later if you find you can afford the item.
- The **Optional Box** allows you to identify costs you would not spend if for any reason you are unable to work for the year. Say, you were unemployed. This information will help the software to identify your essential costs which must be paid if your income is reduced.
- In the **TAB, Other**, there are no entries. This is a section for you to add any extra category you may wish to include.

It is important that you have some Unallocated Funds, to meet any unexpected costs.

These funds are not transferred to the next year.

In the some Reports you may see a graph showing the amount of **Unallocated Funds**. If you do not have a positive balance in any year, the warning symbol will be displayed at the end of the graph.

## Financial Mappers LITE- Getting Started Guide



### Milestones and Goals

**Milestones and Goals** are anticipated large financial purchases such as buying a house, or major lifestyle events which may impact on your financial plan. These would be items such as having a baby or taking a gap year.

These items are imported into your plan and later you can add **Milestones** for other years of your plan.

**MILESTONES & GOALS**

Save Cancel

| Description                   | Owner | Year of Event |  |
|-------------------------------|-------|---------------|--|
| Car                           | Sue   | 2020          |  |
| Buying an investment property | Joint | 2030          |  |

Note that you can add additional information, such as the cost of the car or the investment property. There is also a blank entry for you to use.

### Transaction Account

The **Transaction Account** may not be an account that you currently have, and you may need to make a fictional one, if you transact all your personal and investment expenses from one banking account.

In the software, all your Investments, Superannuation, Home Loan Costs, Renovation Costs and Tax paid on investments are paid from the **Transaction Account**. All your personal expenses, such as Living Expenses, Lifestyle Goals, Tax on Salary, Insurance, Savings for Investments are paid from the **Budget**.

When you are creating your plan, it will be important you keep sufficient funds in this account to pay for those expenses. If the balance of the account is overdrawn, you will need to adjust your plan.

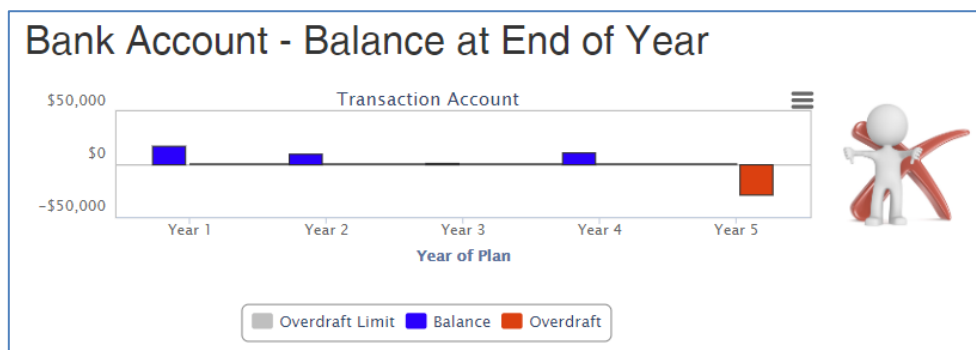
**TRANSACTION ACCOUNT**

Save Cancel

| Description                | Balance at Start of Plan | Rate of Return |
|----------------------------|--------------------------|----------------|
| Transaction (Bank) Account | \$10,000                 | 2.00%          |

## Financial Mappers LITE- Getting Started Guide

If your Transaction Account is overdrawn, you may see this warning icon in the graph showing your **Transaction (Bank) Account Graph**. You will find the software often refers to this account as your **Bank Account**.



## Homes and Investment Properties

If you own a home or investment property, the details of the properties should be entered. Each property can have one loan attached to the property. Additional loans should be added by clicking on the Chain Icon.

Note that there is no entry of income and expenses for your **Investment Property**. For now, the software defaults to an income and expense amount as set in the software, under Default Rates. When you enter the plan, you can then adjust these values, together with other investment property costs.

In this example Seth and Sue own a home with one mortgage. Use the **PLUS** and **LINK** to add more information.

HOMES & INVESTMENT PROPERTIES

Save



Cancel

| Description           | Owner | Current Value   | Purchase Price | Loan Amount | Loan Type              | Lender | Remaining | Interest Rate |  |  |
|-----------------------|-------|-----------------|----------------|-------------|------------------------|--------|-----------|---------------|--|--|
| Homes                 |       |                 |                |             |                        |        |           |               |  |  |
| Our House             | Join  | \$400,000       | \$350,000      | \$100,000   | Principal and Interest | NAB    | 20 Years  | 5.00%         |  |  |
|                       | Seth  | (Unlinked Loan) |                | \$0         | Principal and Interest |        | 20 Years  | 0.00%         |  |  |
| Investment Properties |       |                 |                |             |                        |        |           |               |  |  |
|                       | Seth  | \$0             | \$0            | \$0         | Principal and Interest |        | 20 Years  | 0.00%         |  |  |
|                       | Seth  | (Unlinked Loan) |                | \$0         | Principal and Interest |        | 20 Years  | 0.00%         |  |  |

## Cash Accounts, Term Deposits & Bonds

You should enter any information about accounts you currently have. Note that for **Term Deposits** and **Bonds**, the term must be in whole years.

## Financial Mappers LITE- Getting Started Guide

 CASH ACCOUNTS, TERM DEPOSITS & BONDS 

Save



Cancel

| Description                                 | Owner                              | Current Value                         | Term                                 | Interest Rate                      |                                      |
|---|------------------------------------|---------------------------------------|--------------------------------------|------------------------------------|--------------------------------------|
| Cash Accounts                               |                                    |                                       |                                      |                                    |                                      |
| <input type="text" value="Emergency Cash"/> | <input type="text" value="Joint"/> | <input type="text" value="\$10,000"/> | <input type="text" value="n/a"/>     | <input type="text" value="2.00%"/> | <div><div>+</div><div>🗑️</div></div> |
| Term Deposits                               |                                    |                                       |                                      |                                    |                                      |
| <input type="text"/>                        | <input type="text" value="Seth"/>  | <input type="text" value="\$0"/>      | <input type="text" value="1 Years"/> | <input type="text" value="4.49%"/> | <div><div>+</div><div>🗑️</div></div> |
| Bonds                                       |                                    |                                       |                                      |                                    |                                      |
| <input type="text"/>                        | <input type="text" value="Seth"/>  | <input type="text" value="\$0"/>      | <input type="text" value="5 Years"/> | <input type="text" value="4.26%"/> | <div><div>+</div><div>🗑️</div></div> |

## Shares and Managed Funds

It is important to understand that you don't need to enter the name of every share in your **Share Portfolio**. You should enter the Total (Current) Value of your shares and the approximate Purchase Price. At this point in time, if you don't know the exact purchase price, just do a quick estimate. It can always be adjusted in the plan later.

If you should have loans related to your Share Portfolio, this information should be included. Again, you can only have one loan attached to a Share Portfolio and additional loans should be added by using the Chain Icon.

 SHARES & MANAGED FUNDS 

Save


Cancel

| Description                           | Owner                             | Current Value                         | Purchase Price                        | Income % pa                        | Capital Growth % pa                | Total Return % pa                  | Loan Amount                      | Loan Type                                | Lender                           | Remaining                             | Interest Rate                      |  |
|---------------------------------------|-----------------------------------|---------------------------------------|---------------------------------------|------------------------------------|------------------------------------|------------------------------------|----------------------------------|--|----------------------------------|---------------------------------------|------------------------------------|--|
| Shares                                |                                   |                                       |                                       |                                    |                                    |                                    |                                  |  |                                  |                                       |                                    |  |
| <input type="text"/>                  | <input type="text" value="Set"/>  | <input type="text" value="\$0"/>      | <input type="text" value="\$0"/>      | <input type="text" value="0.00%"/> | <input type="text" value="0.00%"/> | <input type="text" value="0.00%"/> | <input type="text" value="\$0"/> | <input type="text" value="Principal a"/> | <input type="text"/>             | <input type="text" value="10 Years"/> | <input type="text" value="0.00%"/> | <div><div>+</div><div>🗑️</div><div>🔗</div></div> |
| Managed Funds                         |                                   |                                       |                                       |                                    |                                    |                                    |                                  |  |                                  |                                       |                                    |  |
| <input type="text" value="Our MFun"/> | <input type="text" value="Joir"/> | <input type="text" value="\$50,000"/> | <input type="text" value="\$45,000"/> | <input type="text" value="4.00%"/> | <input type="text" value="5.00%"/> | <input type="text" value="9.00%"/> | <input type="text" value="n/a"/> | <input type="text" value="n/a"/>         | <input type="text" value="n/a"/> | <input type="text" value="n/a"/>      | <input type="text" value="n/a"/>   | <div><div>+</div><div>🗑️</div></div>             |

# Financial Mappers LITE- Getting Started Guide

## Personal Loans and Credit Cards

The cost of these loans is included in the **Budget Expenses**.

 PERSONAL LOANS & CREDIT CARDS ?

Save

Cancel

PERSONAL LOANS

| Description | Owner | Amount  | Loan Type              | Lender | Remaining | Interest Rate |                          |
|-------------|-------|---------|------------------------|--------|-----------|---------------|--------------------------|
| Car Loan    | Tim   | \$5,000 | Principal and Interest | NAB    | 2 Years   | 9.00%         | <div>+</div> <div></div> |

CREDIT CARDS

| Description       | Owner | Balance | Limit   | Lender | Interest Rate | Monthly Repayment |                          |
|-------------------|-------|---------|---------|--------|---------------|-------------------|--------------------------|
| Joint Credit Card | Joint | \$1,000 | \$5,000 | NAB    | 15.00%        | \$200             | <div>+</div> <div></div> |

## Retirement Assets


If you have a **Self-Managed Superannuation Account**, the information will need to be entered directly into your plan. If you wish you can use the Superannuation Account, but where it is a Joint SMSF, you will need one account for each partner.

With reference to Annuities, these are only applicable for Retirement Plans, where you have commenced retirement. *(The Lite version is limited to a Savings/Investment Plan).*

You may have more than one **Superannuation Account**. Before you can allocate your current **Employer Contributions** to an account, you should **SAVE** the entries about all the accounts and then nominate which account you want to use for future **Employer Contributions**.

Note that if you have made **Personal Contributions**, either Pre- or Post-Tax, the value of these contributions, should be separated from those made by your Employer.

Entries in this section requires that you **SAVE**, after you enter the account balances.

 RETIREMENT ASSETS ?

Save

Cancel

SUPERANNUATION/PENSION FUNDS

| Description  | Owner | Value of Employer Contributions | Value of After-Tax Personal Contributions | Value of Pre-Tax Personal Contributions |                          |
|--------------|-------|---------------------------------|---|---|--------------------------|
| Seth's Super | Seth  | \$120,000                       | \$0                                       | \$0                                     | <div>+</div> <div></div> |
| Sue's Super  | Sue   | \$100,000                       | \$0                                       | \$0                                     | <div>+</div> <div></div> |

Activate Employer Contributions? ?

Seth Alby  
(None)

Sue Alby  
(None)

SELF-MANAGED SUPERANNUATION/PENSION FUNDS (SMSF)


SMSFs cannot be included in the **Starting Position**. This information must be entered into the plan itself.

ANNUITIES & DEFINED BENEFIT PENSION FUNDS

Annuities and Defined Benefit Pension Funds cannot be included in the **Starting Position**. This information must be entered into the plan itself.

## Financial Mappers LITE- Getting Started Guide



After **SAVING**, you must select the account to which the Employer Superannuation Contributions are to be made and then **SAVE** again.

 RETIREMENT ASSETS ?

Save

Cancel

SUPERANNUATION/PENSION FUNDS

| Description  | Owner  | Value of Employer Contributions | Value of After-Tax Personal Contributions | Value of Pre-Tax Personal Contributions |  |
|--------------|--------|---------------------------------|---|---|--|
| Seth's Super | Seth ▾ | \$120,000                       | \$0                                       | \$0                                     |  |
| Sue's Super  | Sue ▾  | \$100,000                       | \$0                                       | \$0                                     |  |

Activate Employer Contributions? ?

Seth Alby

Sue Alby

Seth's Super ▾

Sue's Super ▾

SELF-MANAGED SUPERANNUATION/PENSION FUNDS (SMSF)


SMSFs cannot be included in the **Starting Position**. This information must be entered into the plan itself.

ANNUITIES & DEFINED BENEFIT PENSION FUNDS

Annuities and Defined Benefit Pension Funds cannot be included in the **Starting Position**. This information must be entered into the plan itself.

## Insurance

If you have any **Life**, **TPD**, **Income Protection** or **Trauma Insurance**, the information should be added here. If you nominate to pay the costs from your **Budget** the costs will be included. However, if you nominate to pay the costs from your **Superannuation**, you will need to enter this information again in your plan's **Superannuation Account**.

 INSURANCE ?

Save

Cancel

| Description   | Owner  | Type                              | Value     | Cost Payment | Start and End Age  |                  |
|---------------|--------|-----------------------------------|-----------|--------------|--|------------------|
| zzz Insurance | Seth ▾ | Life Insurance ▾<br>Death & TPD ▾ | \$200,000 | \$1,000      | Budget ▾<br><input type="checkbox"/> Tax Deductible            | Age 35<br>Age 50 |
| zzz Insurance | Sue ▾  | Life Insurance ▾<br>Death & TPD ▾ | \$200,000 | \$1,000      | Budget ▾<br><input type="checkbox"/> Tax Deductible            | Age 35<br>Age 50 |
| zzz Insurance | Seth ▾ | Income Insurance ▾                | \$50,000  | \$500        | Budget ▾<br><input checked="" type="checkbox"/> Tax Deductible | Age 35<br>Age 50 |
| zzz Insurance | Seth ▾ | Trauma Insurance ▾                | \$60,000  | \$300        | Budget ▾<br><input type="checkbox"/> Tax Deductible            | Age 35<br>Age 50 |

## Monthly Salary Allocation to Investment Plan

The final section of the **Starting Position** is the **MOST IMPORTANT** and must be completed. The reason is that you need to tell the software, how much you intend to allocate for any **Additional Home or Investment Loans** and how much you wish to save for **Other Investments** (Cash, Shares, Managed Funds & Superannuation).

You should enter the monthly amount, and the software will calculate the annual allocation.



## Financial Mappers LITE- Getting Started Guide

The software will give you a summary of your **Allocation from Salary to Investment Plan**, so you can check to see if you can afford the allocation.

You will see that in the last row, the software has calculated the **% of Salary Invested** (Home, Investments & Superannuation) as **15%**. **This is really important information**. The reason is that when you open your plan, you will find a section called **Investment Plan**. The software will allocate that **15%** to **Savings from Salary** to every **Salary Account** which has been created. In this case, **Seth and Sue's Salary**. Later you can adjust his percentage if required in the Salary Accounts.

 MONTHLY SALARY ALLOCATION TO INVESTMENT PLAN 

Save

Cancel

|   | Monthly | Annual   |
|---|---------|----------|
| Additional Loan Payments   | \$0     | \$0      |
| Other Investments (Cash, Shares, Managed Funds, Superannuation)  | \$1,000 | \$12,000 |

SUMMARY OF SALARY ALLOCATION TO INVESTMENT PLAN

|   | Annual    |
|---|-----------|
| Gross Salary                                       | \$135,000 |
| Allocation from Salary to Investment Plan   |           |
| Loan Expenses (Home & Investment Loans less Rent)  | \$7,919   |
| Additional Payments for Home & Investment Loans    | \$0       |
| Other Investments                                 | \$12,000  |
| Unallocated Funds                                | \$115,081 |

% of Salary Invested (Home, Investments & Superannuation) 

15%

Continue to My Plans

 Starting Position Report

You have now completed all the entries. From here you can either generate the **Starting Position Report** or **Continue to My Plans**.

Continue to My Plans

 Starting Position Report

## Starting Position Report

When the Report is generated you have the choice to **Generate a PDF**, which you can save on your computer or you can email the report to your adviser, broker or accountant.

Starting Position Report

Starting Position

Seth Alby and Sue Alby

Disclosure Statement

Generate PDF

Send PDF by email...

# Financial Mappers LITE- Getting Started Guide

## PDF of Starting Position Report

When you generate the PDF file, the file will be delivered to the bottom left hand side of your software window box. This report will consist of 6-pages.



### Cover Page

At the start of every Report is a **Disclosure Statement**. You should read this carefully to understand how the software functions, particularly in relation to **Default Rates**.

The main section of the Report is arranged on 4-pages.

### New Worth

This page is a Summary of your **Net Assets** and **Asset Allocation**.

**Starting Position Report**

Based on plan "Starting Position"  
Seth Alby and Sue Alby

### Net Worth

At the start of your plan, based on the assumptions you have made, you will have Net Investments (including Retirement Accounts) of \$290,000 and Net Personal Assets of \$330,000.

The following table shows the breakdown of these funds, including each asset's associated liability where applicable. (Note that if you have an SMSF or Annuity, these are not included.)

|                            | Assets           | Liabilities      | Net Value        |
|----------------------------|------------------|------------------|------------------|
| Cash, Term Deposits, Bonds | \$20,000         | \$0              | \$20,000         |
| Shares and Managed Funds   | \$50,000         | \$0              | \$50,000         |
| Investment Property        | \$0              | \$0              | \$0              |
| Retirement Accounts        | \$220,000        | \$0              | \$220,000        |
| <b>Total</b>               | <b>\$290,000</b> | <b>\$0</b>       | <b>\$290,000</b> |
| Home                       | \$400,000        | \$100,000        | \$300,000        |
| Other Personal             | \$37,000         | \$7,000          | \$30,000         |
| <b>Total</b>               | <b>\$437,000</b> | <b>\$107,000</b> | <b>\$330,000</b> |
| <b>TOTAL NET WORTH</b>     |                  |                  | <b>\$620,000</b> |

### Asset Allocation

Your investment profile at the start of your plan is Conservative, with the largest portion of your assets in Retirement Accounts.

The breakdown of your assets is shown in the table and pie chart below.

|                            | Total Value  |
|----------------------------|--------------|
| Investment Profile         | Conservative |
| Cash, Term Deposits, Bonds | 15.52%       |
| Shares and Managed Funds   | 7.76%        |
| Investment Property        | 0.86%        |
| Retirement Accounts        | 75.86%       |

#### Asset Allocation



# Financial Mappers LITE- Getting Started Guide

## Assets and Liabilities

On the second page, are the details of your **Assets**, **Pension Funds** and **Liabilities**. Where the plan is a Joint Plan, ownership is allocated to each partner, together with the total. Note that where the account is Joint, 50% is allocated to each partner.

### Starting Position Report

Based on plan "Starting Position"  
Seth Alby and Sue Alby

## Assets

| <b>Non-Retirement Assets</b>         | <b>Seth</b> | <b>Sue</b> | <b>Total</b> | <b>\$70,000</b>  |
|--------------------------------------|-------------|------------|--------------|------------------|
| Bank Account                         | \$5,000     | \$5,000    | \$10,000     |                  |
| Emergency Cash (Joint)               | \$5,000     | \$5,000    | \$10,000     |                  |
| Our MFund (Joint)                    | \$25,000    | \$25,000   | \$50,000     |                  |
| <b>Home</b>                          | <b>Seth</b> | <b>Sue</b> | <b>Total</b> | <b>\$400,000</b> |
| Our House (Joint)                    | \$200,000   | \$200,000  | \$400,000    |                  |
| <b>Personal Assets</b>               | <b>Seth</b> | <b>Sue</b> | <b>Total</b> | <b>\$37,000</b>  |
| Seth's Car (Seth)                    | \$10,000    | \$0        | \$10,000     |                  |
| Sue's Boat (Sue)                     | \$0         | \$12,000   | \$12,000     |                  |
| Furniture & Electrical Goods (Joint) | \$7,500     | \$7,500    | \$15,000     |                  |
| <b>Retirement Accounts</b>           | <b>Seth</b> | <b>Sue</b> | <b>Total</b> | <b>\$220,000</b> |
| Seth's Super (Seth)                  | \$120,000   | \$0        | \$120,000    |                  |
| Sue's Super (Sue)                    | \$0         | \$100,000  | \$100,000    |                  |

## Liabilities

| <b>Investment Loans</b>  | <b>Seth</b> | <b>Sue</b> | <b>Total</b> | <b>\$0</b>       |
|--------------------------|-------------|------------|--------------|------------------|
| Bank Overdraft           | \$0         | \$0        | \$0          |                  |
| <b>Home Loans</b>        | <b>Seth</b> | <b>Sue</b> | <b>Total</b> | <b>\$100,000</b> |
| Our House [Loan] (Joint) | \$50,000    | \$50,000   | \$100,000    |                  |
| <b>Personal Loans</b>    | <b>Seth</b> | <b>Sue</b> | <b>Total</b> | <b>\$7,000</b>   |
| Car Loan (Seth)          | \$5,000     | \$0        | \$5,000      |                  |
| Sue's Credit Card (Sue)  | \$0         | \$2,000    | \$2,000      |                  |

## Financial Mappers LITE- Getting Started Guide

### Salaries and other information

On this page, you will find a list of information entered for **Salaries and Expenses**, allocated in the **Starting Position**. When you enter the plan, this information can be adjusted

Starting Position Report

Based on plan "Starting Position"  
Seth Alby and Sue Alby

Salaries and Expenses allocated in the Starting Position

|   |          |          |          |           |
|---|----------|----------|----------|-----------|
| Salary  | Seth     | Sue      | Total    | \$135,000 |
| Seth's Salary (Seth)                              | \$85,000 | \$0      | \$85,000 |           |
| Sue's Salary (Sue)                                | \$0      | \$50,000 | \$50,000 |           |
| Living Expenses                                   |          |          |          | \$67,000  |
| Commitments                                       |          |          | \$5,000  |           |
| Home  |          |          | \$5,000  |           |
| Utilities   |          |          | \$5,000  |           |
| Education   |          |          | \$0      |           |
| Health  |          |          | \$5,000  |           |
| Shopping  |          |          | \$30,000 |           |
| Transport   |          |          | \$5,000  |           |
| Entertainment                                     |          |          | \$5,000  |           |
| Other   |          |          | \$2,000  |           |
| Miscellaneous                                     |          |          | \$5,000  |           |
| Insurance   | Seth     | Sue      | Total    | \$2,800   |
| zzz Insurance (Seth)                              | \$1,000  | \$0      | \$1,000  |           |
| zzz Insurance (Sue)                               | \$0      | \$1,000  | \$1,000  |           |
| zzz Insurance (Seth)                              | \$500    | \$0      | \$500    |           |
| zzz Insurance (Sue)                               | \$300    | \$0      | \$300    |           |
| Salary Allocation to Investment Plan              |          |          |          | \$19,919  |
| Loan Expenses (Home & Investment Loans less Rent) |          |          | \$7,919  |           |
| Additional Payments for Home & Investment Loans   |          |          | \$0      |           |
| Other Investments                                 |          |          | \$12,000 |           |
| Unallocated Funds (including Tax Liability)       |          |          |          | \$115,081 |

### Milestones, Insurance and Loans

On the final page is important information relating to your **Milestones**, **Insurance**, and **Loans**, including Credit Card debt.

# Financial Mappers LITE- Getting Started Guide

## Starting Position Report

Based on plan "Starting Position"  
Seth Alby and Sue Alby

### Milestones

| Description                           | Year of Event |
|---------------------------------------|---------------|
| Car (Sue)                             | 2020          |
| Having a baby (Sue)                   | 2025          |
| Buying an investment property (Joint) | 2030          |

### Insurance

| Seth Alby     |                              |           |         |         |
|---------------|------------------------------|-----------|---------|---------|
| Description   | Type                         | Value     | Cost    | Payment |
| zzz Insurance | Life Insurance (Death & TPD) | \$200,000 | \$1,000 | Budget  |
| zzz Insurance | Income Insurance             | \$50,000  | \$500   | Budget  |
| zzz Insurance | Trauma Insurance             | \$60,000  | \$300   | Budget  |
| Sue Alby      |                              |           |         |         |
| Description   | Type                         | Value     | Cost    | Payment |
| zzz Insurance | Life Insurance (Death & TPD) | \$200,000 | \$1,000 | Budget  |

### 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<br>(\$0 limit) |

## About Me and My Family

It is recommended you complete this information, if you want to share the report with one of your professional support team such as your accountant or mortgage broker.

Starting Position Report

Based on plan "Starting Position"  
Seth Alby and Sue Alby

## About Me and My Family

### 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.

### Your Objectives for the Next 5 Years

1. Reduce personal debts
2. Start an Investment Plan - saving \$1,000 a month
3. Start saving for a holiday every 3 years
4. Start saving for a new car to be purchased in 2 years

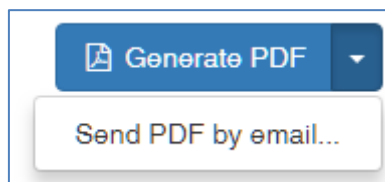
### Advice You Require

*No information provided*

### Emailing Reports

There may be times when you want to email this report someone such as your adviser, mortgage broker, lender or accountant.

Click on the down arrow to display the message **Send PDF by email...**




This will display a dialogue box where you can enter the email addresses of people you may wish to send the report. You can also write a message to be included in the email.

If you choose to send the report to the company which supplied you Financial Mappers Lite, **Tick** the **Check Box**, and the email will be sent to the email displayed below.

Send PDF

Use the options below to send the PDF version of this report by email.


**Recipient(s)**





Separate multiple email address with commas (,)

**Message (optional)**

☐ **Also send to My Company**

Includes @bigpond.com

 Close

 Send

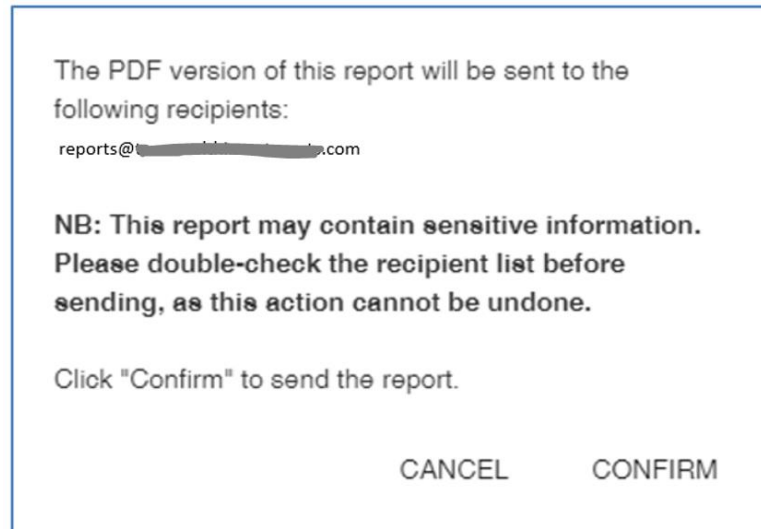
## Financial Mappers LITE- Getting Started Guide

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Before the email is sent you must **Confirm**, that

*This report may contain sensitive information. Please double-check the recipient list before sending as this action cannot be undone*

---



If you have carefully checked the email addresses and realize that the information is being sent via email and not within the platform, you should click the **Cancel** or **Confirm** as appropriate.

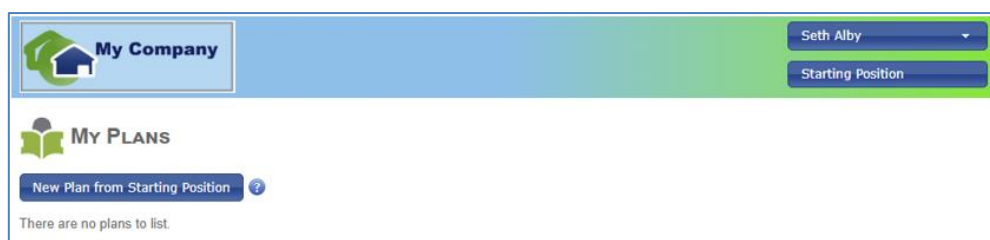


## Making Plans

### First plan

*Financial Mappers Lite* is limited to one **5-Year Plan**, with limited access to reports and no access to the software's Modelling Tools. This plan must be a Saving/Investment Plan. That is, you cannot include Retirement Incomes.

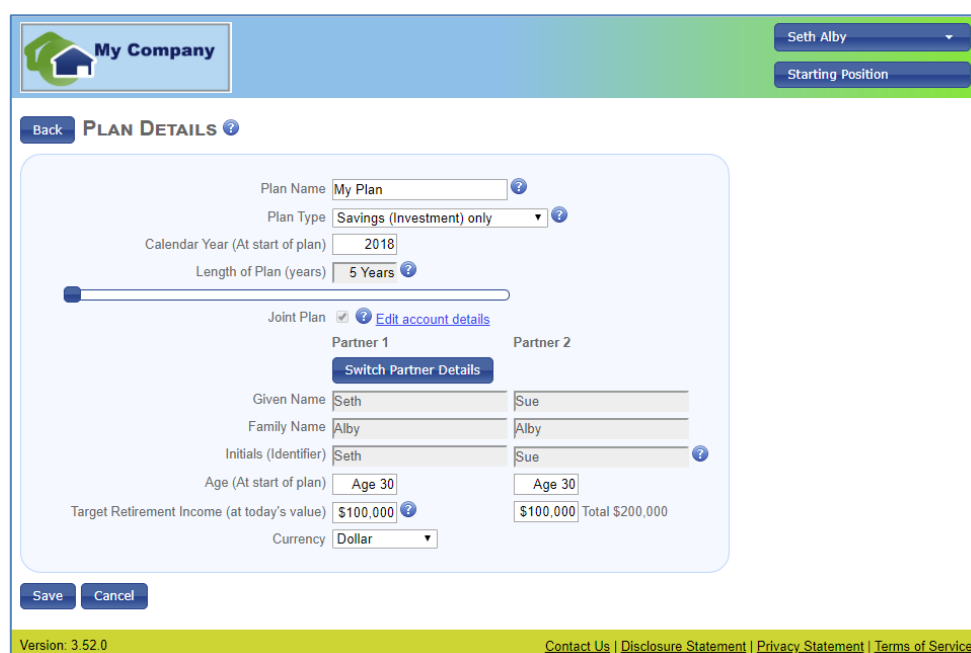
The first time you click on the button **Continue to My Plans** at the bottom of the **Starting Position** you will be asked to create your first plan. You click on the button **New Plan from Starting Position**.



The screenshot shows the 'My Company' dashboard. At the top, there's a header with 'My Company' and a dropdown menu for 'Seth Alby'. Below this, the 'My PLANS' section is visible. A button labeled 'New Plan from Starting Position' is highlighted. Below the button, it says 'There are no plans to list.'

The Plan is automatically named **My Plan**. If the **Starting Position** is for a **Joint Plan**, then the details of both partners will be included.

**Note that the user must enter manually their age.** The age defaults to age 30 for both partners. The **Target Retirement Income** defaults to \$100,000, but this can be edited, as is the case for Seth and Sue.



The screenshot shows the 'PLAN DETAILS' form. It includes fields for Plan Name (My Plan), Plan Type (Savings (Investment) only), Calendar Year (At start of plan) (2018), Length of Plan (years) (5 Years), Joint Plan checkbox (checked), Partner 1 details (Seth Alby, Age 30, Target Retirement Income \$100,000), Partner 2 details (Sue Alby, Age 30, Target Retirement Income \$100,000), and a 'Switch Partner Details' button. The total Target Retirement Income is \$200,000. The form also has 'Save' and 'Cancel' buttons at the bottom.

In this case, Seth and Sue are aged 35 and they want a combined retirement income of \$100,000.

# Financial Mappers LITE- Getting Started Guide

**My Company** Seth Alby Starting Position

**PLAN DETAILS**

Plan Name: My Plan  
Plan Type: Savings (Investment) only  
Calendar Year (At start of plan): 2018  
Length of Plan (years): 5 Years  
Joint Plan: ☒ [Edit account details](#)

**Partner 1** **Partner 2**  
[Switch Partner Details](#)

Given Name: Seth Sue  
Family Name: Alby Alby  
Initials (Identifier): Seth Sue  
Age (At start of plan): Age 35 Age 35  
Target Retirement Income (at today's value): \$50,000 \$50,000 Total \$100,000  
Currency: Dollar

[Save](#) [Cancel](#)

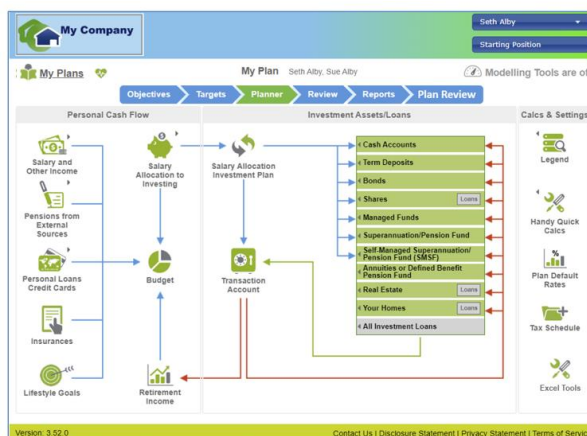
Version: 3.52.0 [Contact Us](#) | [Disclosure Statement](#) | [Privacy Statement](#) | [Terms of Service](#)

Note how the names of the partners and their **Initials (Identifier)** have been imported from the **Account Details**. Therefore, it is important to complete this information the first time you open the software. If you forgot, click on the link [Edit account details](#), to add the information. If you need to return to this screen, go to the **My Plans** Page, and click on the **EDIT** Icon.

**MY PLANS** New Plan from Starting Position

| Description             | Type                      | Current Plan   |
|-------------------------|---------------------------|--|
| <a href="#">My Plan</a> | Savings (Investment) only | <input checked="" type="checkbox"/> <a href="#">EDIT</a> |

As soon as you click **SAVE**, you will be taken to the **Planner Page** of the software and you are ready to start making your plans for the next 5-years.

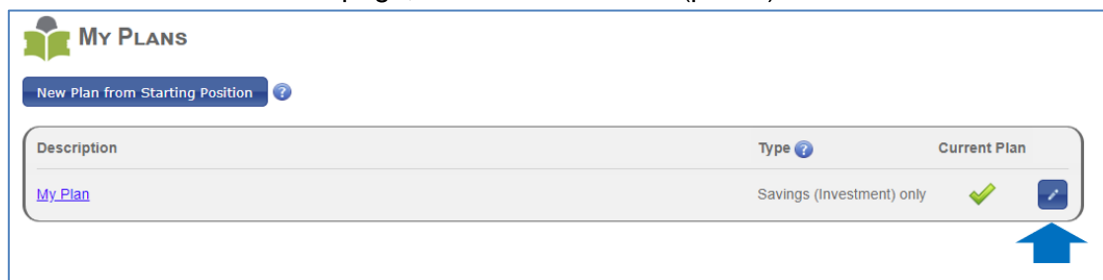


## Editing your Plan Details Page

If at any time, your wish to EDIT, the information in the **Plan Details**, you should return to the **My Plans** page by clicking the link My Plans on the **Planner Page**.



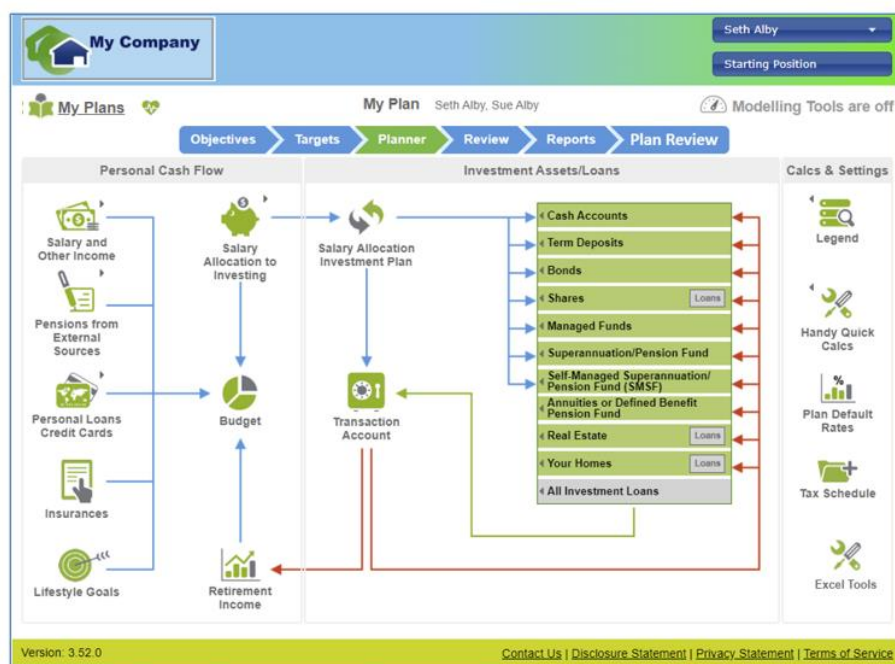
To return to the **Plan Details** page, click the **EDIT Icon** (pencil).



# Plan Management Area

## Planner Page

This will take you to the **Planner** page in the **Plan Management Area**, of your plan, **My Plan**. The navigation chevrons show you which part of the Plan Management Area you are in at any time. Your current page is shown by a **green** chevron.



The **Planner** page is the main hub used to enter the details of any plan. The information from the **Starting Position** has already been entered, so all your current salaries, assets and loans have been entered into the plan.

You may like to open some the accounts to see what they look like.

### Note on the Heartbeat icon

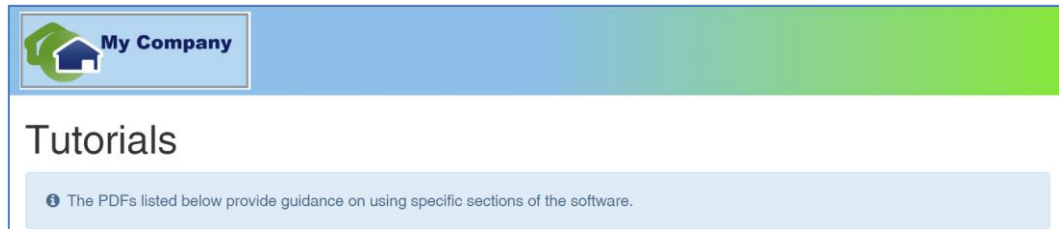
This icon opens a floating window which displays 4-graphs. Refer to the Help Manual – Plan Health. This is a very important tool to help you manage your plan without having to change screens to check important information.

# Financial Mappers LITE- Getting Started Guide



## Tutorials

In the dropdown menu you will find a section, *Tutorials*.



You should consult the PDF files to learn more about specific accounts.

- Getting Started Guide (FM LITE)
- Frequently Asked Questions
- Budget, Transaction Account & Investment Plan Cash Flows
- Interest Earning Accounts – Cash Term Deposits & Bonds
- Shares and Managed Funds
- Real Estate – Home & Investment Property
- Retirement Accounts – Superannuation/Pension, SMSF & Annuities
- Plan Construction – Statistics, Financial Targets & Asset Allocation

# Financial Mappers LITE- Getting Started Guide

## Other Plan Management Pages

Click on each of the navigation **Chevrons** in the **Plan Management Area** to see what has been entered.

## Objectives

On the **Objectives** chevron, you can write your **Plan Objectives** and **Strategies**.

The screenshot displays the Financial Mappers LITE web application interface. At the top, there is a header bar with a 'My Company' logo on the left, a user profile 'Seth Alby' with a dropdown arrow, and a 'Starting Position' button. Below the header, a navigation bar shows 'My Plans' with a heart icon, followed by a series of chevrons: 'Objectives' (highlighted in green), 'Targets', 'Planner', 'Review', 'Reports', and 'Plan Review'. To the right of the chevrons, it says 'Modelling Tools are off'.

The main content area is titled 'Plan Objectives and Strategy'. It contains two sections:

- Plan Objectives**: This section has a text editor with a menu (File, Edit, View, Insert, Format, Tools, Table) and a toolbar with various formatting options. The text entered is:  
Repay the Home loan over 20 years  
Save 15% of our Gross Salary to repay the home loan and invest for retirement.  
Long term we would like to purchase an investment property in about 10-years.
- Main Strategy**: This section also has a text editor with a menu and toolbar. The text entered is:  
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 AccountThe balance of funds will be deposited into the Transaction Account to pay any tax due on investments and to increase the percentage of cash.

Both text editors are powered by TinyMCE, as indicated by the logo and text at the bottom right of each editor.

# Financial Mappers LITE- Getting Started Guide

**General Comments** is for any information you think is important to note.

General Comments ?

File Edit View Insert Format Tools Table

↶ ↷

Formats

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We have updated our wills last year. |

P POWERED BY TINYMCE

Save

Cancel

You can also add any **Milestones**, such as **Buying a Car**, or **Being Debt Free**. Milestones are major lifestyle events or major purchase events. There is a drop-down list to choose from.

Milestones ?

| Description  | Owner                              | Year of Event                     |                   |
|--|------------------------------------|-----------------------------------|-------------------|
| <input type="text" value="Car"/>                           | <input type="text" value="Sue"/>   | <input type="text" value="2020"/> | <div>Delete</div> |
| <input type="text" value="Buying an investment property"/> | <input type="text" value="Joint"/> | <input type="text" value="2030"/> | <div>Delete</div> |
|  |                                    |                                   | <div>Add</div>    |

Save

Cancel



# Financial Mappers LITE- Getting Started Guide

## Targets

On the **Targets** chevron, you can nominate your Financial Targets you wish to achieve at the end of the 5-year plan. (Uncheck the Asset Allocation and Statistics if you don't want to do these as well - recommended)

My Company

Seth Alby

Starting Position

My Plans

My Plan Seth Alby, Sue Alby

Modelling Tools are off

Objectives Targets Planner Review Reports Plan Review

Investment Targets

ENTER TARGET VALUES

Target Year of Plan Year 5

☒ Assets (Present Value)

Investments (Net of Loans) \$0

Home (Net of Loans) \$0

Retirement Accounts \$0

☐ Asset Allocation

☐ Statistics

Save Cancel

Compare Results

After you save the entries, you can click on the TAB Compare Results and see how well you went.

My Plans

My Plan Seth Alby, Sue Alby

Modelling Tools are off

Objectives Targets Planner Review Reports Plan Review

Investment Targets

ENTER TARGET VALUES

Target Year of Plan Year 5

☒ Assets (Present Value)

Investments (Net of Loans) \$140,000

Home (Net of Loans) \$400,000

Retirement Accounts \$350,000

☐ Asset Allocation

☐ Statistics

Save Cancel

YOUR RESULTS

Target Year of Plan Year 5

Assets (Present Value) \$148,975 ✓

Investments (Net of Loans) \$402,041 ✓

Home (Net of Loans) \$311,167

Retirement Accounts

Your Score 80 Points

80 Points

Skilled

# Financial Mappers LITE- Getting Started Guide

## Review

On the **Review** chevron, there are three panels of information.

In the panel, **Review Dashboard**, you can move the slider to any year and view the results.

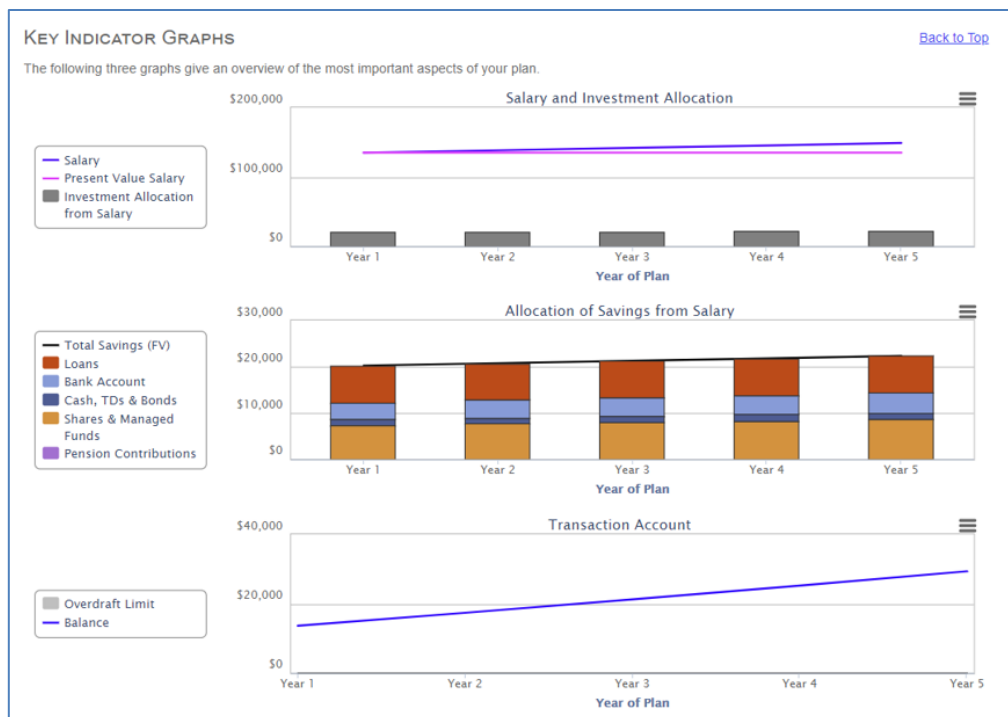
By clicking on the Information icon, you can see a graph for the 5-years of the plan.

Here is the information displayed for Years 1 and Years 5, displayed in Present Value.

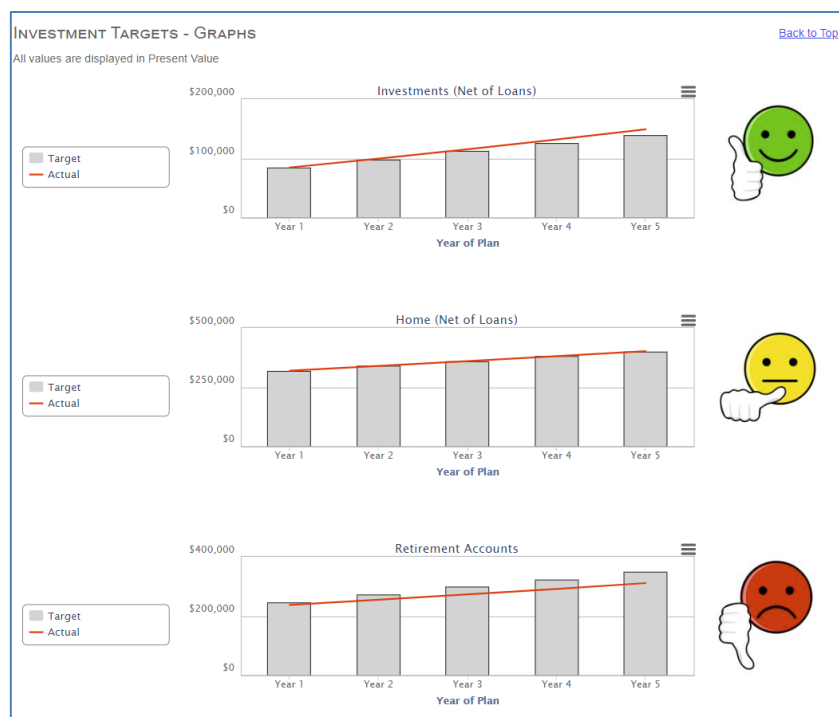


The **Key Indicator Graphs** will display your salary, the allocation of your salary to savings and the balance of the Transaction Account. These graphs will demonstrate if you have forgotten to enter some important information.

# Financial Mappers LITE- Getting Started Guide



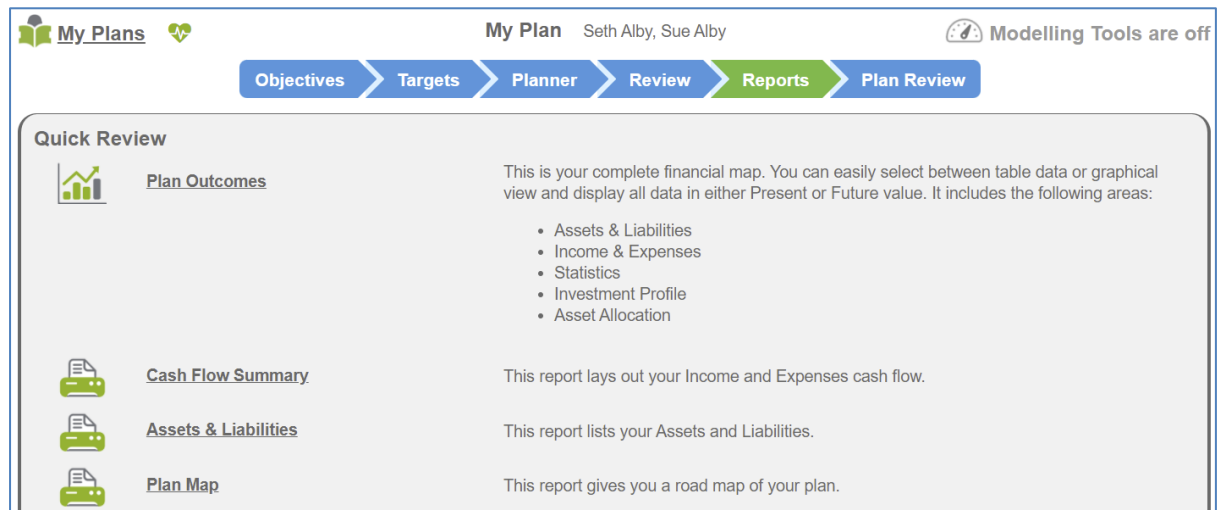
Your **Investment Target Graphs** indicate whether or not you have achieved the information listed on the **Targets** chevron.



# Financial Mappers LITE- Getting Started Guide

## Reports

When you get to the **Reports**, select and generate a Report for the plan. In the Quick Review section you are limited to these reports:




As you are using the Lite Version, the only reports you can use are:

- Plan Outcomes (This page can only be printed as a set of graphs)
- Cash Flow Summary
- Assets and Liabilities
- Plan Map
- Financial Position at Start of Plan
- Insurance Needs Evaluation
- Reports listed in the 4<sup>th</sup> panel which are provided by your sponsor


The Reports not available are greyed out.

# Financial Mappers LITE- Getting Started Guide

 **My Plan** Seth Alby, Sue Alby Modelling Tools are off


[Objectives](#) [Targets](#) [Planner](#) [Review](#) [Reports](#) [Client Review](#)

### Quick Review

 **Plan Outcomes**


This is your complete financial map. You can easily select between table data or graphical view and display all data in either Present or Future value. It includes the following areas:

- Assets & Liabilities
- Income & Expenses
- Statistics
- Investment Profile
- Asset Allocation


 **Plan Summary**

The **Plan Summary** report allows you to review your finances at regular intervals throughout the life of your plan over your Savings and Retirement phases. It includes the following areas:


- Assets & Liabilities
- Statistics
- Investment Profile
- Asset Allocation

 **Financial Position at Start of Plan**

The **Financial Position at Start of Plan** is an overview of the starting point of your plan.

 **Financial Objectives and Lifestyle Goals**


Check your plan Objectives and Investment Targets against the results of your plan. Review your savings plan for Lifestyle Goals.

 **Check your Plan Outcomes**


This Financial Map is a Check List of important results from your plan. A list of all accounts held is included.

The **Insurance Needs Evaluation Reports** allow you to assess if you have adequate insurance should you suffer an adverse event, such as a major illness where you can't work for a year, permanent disability or death.

### Specific Reports

 **Insurance Needs Evaluation (Seth Alby)**

The **Insurance Needs Evaluation** gives you an opportunity to list and review your insurances. It then reports on how well you are covered against your current income and asset base.

 **Insurance Needs Evaluation (Sue Alby)**

The **Insurance Needs Evaluation** gives you an opportunity to list and review your insurances. It then reports on how well you are covered against your current income and asset base.

Generally, your sponsor will provide you with one or two additional reports which can be printed as a PDF, or uploaded to the **Plan Review**.

### My Company Reports

 **My 5-Year Savings Plan**

My Plan is a report which reviews all the details of your 5-Year Savings/Investment Plan

## Plan Review



On the **Plan Review**, you can select **Reports** provided by your sponsor, and look at the results, one section at a time.

# Financial Mappers LITE- Getting Started Guide

**My 5-Year Savings Plan**  
Seth & Sue Alby

Plan Details | Report | Documents | Q&A | MoneySmart Advice | MoneySmart Videos | Our Videos | Budget Tips

| My Plan            |                           |                   |
|--------------------|---------------------------|-------------------|
| Plan Type          | Savings (Investment) only |                   |
| Plan Length        | 5 years                   |                   |
| Joint Plan         | Yes                       |                   |
| Savings Start Year | 2018                      |                   |
| Name               | Initials                  | Savings Start Age |
| Seth Alby          | Seth                      | 35                |
| Sue Alby           | Sue                       | 35                |

**Estimated Review Time**  
It is estimated that you have spent approximately **4 minutes** reviewing the Report.

The TABS **Documents** and **Q&A** are not available in LITE. Your sponsor may provide you with **Educational Content** from either the ASIC MoneySmart website or their own material. This is intended to help you better understand how to manage your money.

**My 5-Year Savings Plan**  
Seth & Sue Alby

Plan Details | Report | Documents | Q&A | MoneySmart Advice | MoneySmart Videos | Our Videos | Budget Tips | **Educational Content**

ASIC's MoneySmart website is the government's official website to improve financial literacy. On their website, you will find a host of short video clips. These videos are divided into three categories listed below. All three sections have a host of information suitable for everyone.

- Presentations by the MoneySmart Team
  - Unclaimed Money (0:37)
  - Debentures explained (3:36)
  - What are Contracts For Differences (CFD's) (3:23)
  - How to budget – Tips from Heidi and Andrews (1:20)
  - MoneySmart Video Tour (1:16)
  - Savings calculator – Amy saves for a holiday (0:37)
  - What is superannuation? – Plan for the party (4:41)
  - Changing superannuation funds – Tips on super – ASIC (1:11)
  - Retirement planning – Saving strategies – MoneySmart (1:46)
  - Dola from MoneySmart talks about women and money (2:09)
  - Tax refund – What to do with it – Heidi's tips – MoneySmart (1:16)
- Money Management Kit
  - Finance your life smart


**Presentations by the MoneySmart Team**

- Unclaimed Money (0:37)
- Debentures explained (3:36)
- What are Contracts For Differences (CFD's) (3:23)
- How to budget – Tips from Heidi and Andrews (1:20)
- MoneySmart Video Tour (1:16)
- Savings calculator – Amy saves for a holiday (0:37)
- What is Superannuation (4:41)
- Changing Super Funds (1:11)

On the TAB **Report**, you can scroll through the report one section at a time. You can read or listen to the report information on the left-hand side and scroll your mouse over the graphs. Here is an example of a report, similar to what your software may have.


Here is a selection of the type of information you may see in the TAB Report.

# Financial Mappers LITE- Getting Started Guide



## My 5-Year Savings Plan

Seth & Sue Alby



Plan Details

Report

Documents

Q&A

MoneySmart Advice

MoneySmart Videos

Our Videos

Budget Tips

Previous

Cover Page & Table of Contents

Next: Important Information

### My 5-Year Savings Plan

This report has been generated by

**Seth Alby and Sue Alby**

Date of Birth: 1/01/1962 and 6/01/1962

Current Age: 35 and 35


1 Smith Street St Kilda VIC 3065

This report is intended 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.


### Table of Contents

1. Important Information
2. Can you afford this plan?
3. A Snapshot of your Finances
4. Review Dashboard
5. Net Wealth
6. Plan Objectives & Financial Targets
7. Lifestyle Goals and Milestones
8. Savings Strategy
9. Your Budget
10. Annual Transactions
11. About your Debts
12. Your Loans
13. Your Real Estate, including Home
14. Interest Earning Accounts
15. Shares and Managed Funds
16. Superannuation
17. Personal Assets at Start of Plan
18. Insurance
19. Statistics
20. Net Value of Investments and Retirement Accounts



## My 5-Year Savings Plan

Seth & Sue Alby



Plan Details

Report

Documents

Q&A

MoneySmart Advice

MoneySmart Videos

Our Videos

Budget Tips

Previous: A Snapshot of your Finances

Review Dashboard

Next: Net Wealth

Move the slider to any year to read the results.

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

#### Investment Strategy

Conservative

#### Home

\$414,127

#### Investments

\$84,495

#### Retirement Accounts

\$237,131

#### Transaction Account

\$13,289

#### Home and Personal Loans

\$106,204

#### Investment Loans

\$0


#### Income

\$135,000

2018 2 3 4 5 2023


Savings

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%



## My 5-Year Savings Plan

Seth & Sue Alby



Plan Details

Report

Documents

Q&A

MoneySmart Advice

MoneySmart Videos

Our Videos

Budget Tips

Previous: Review Dashboard

Net Wealth

Next: Plan Objectives & Financial Targets

### Savings Phase

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

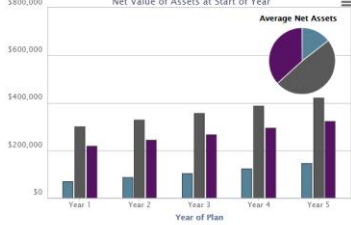
At the end of your 5 year savings plan, you will be 39 (Seth) and 39 (Sue) years old.

It is estimated that, in Net Present Value, your home will be worth \$402,041, your investments will be worth \$148,975 and your retirement funds will be worth \$311,167.

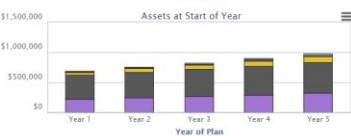
our investments will be yielding a Real (After Inflation) Return of 2.62%.

#### Net Value of Assets at Start of Year

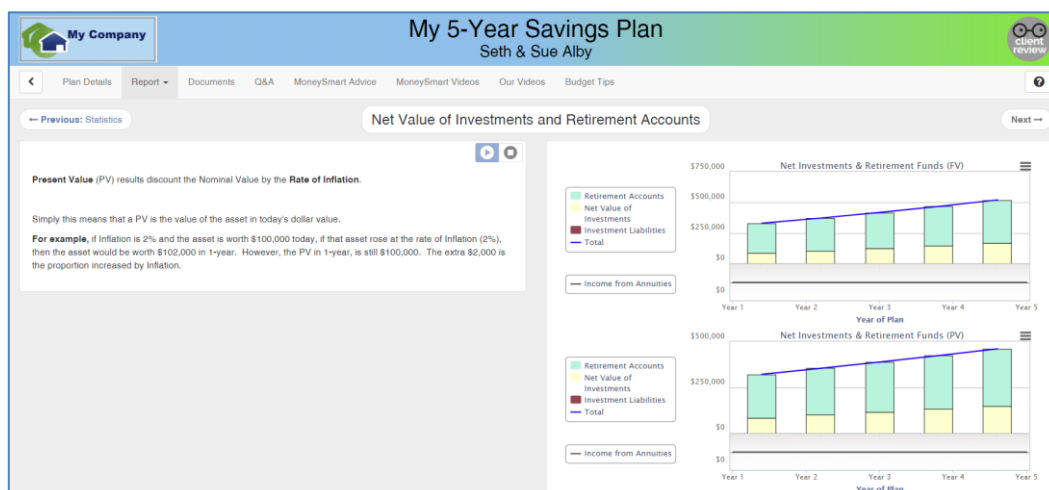
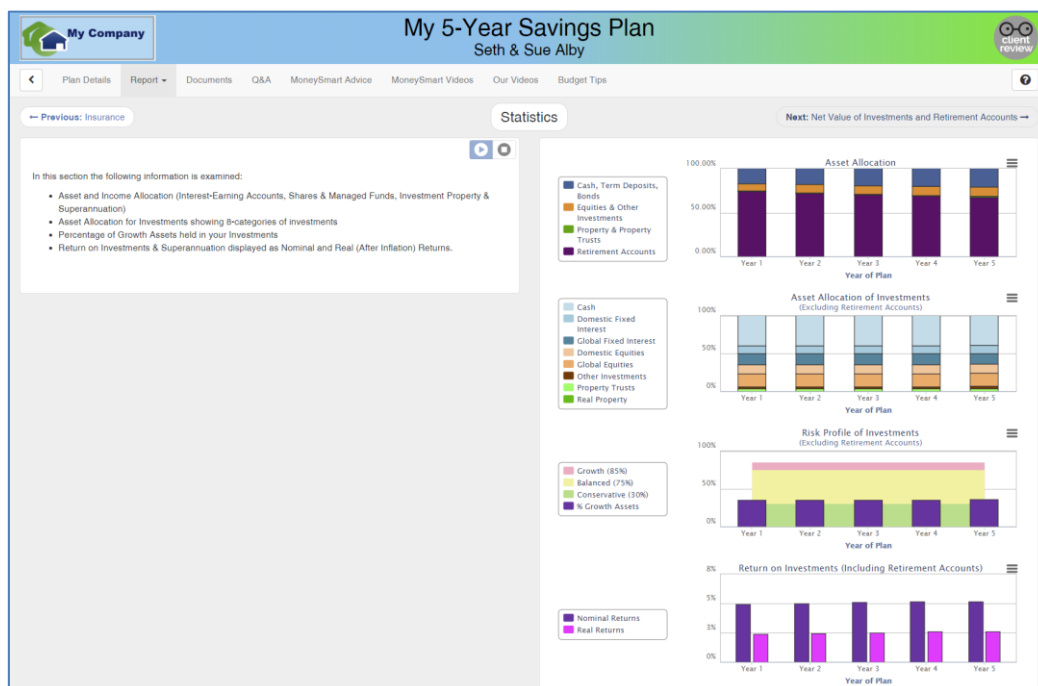
Average Net Assets



#### Assets at Start of Year



# Financial Mappers LITE- Getting Started Guide



## Header Button Options

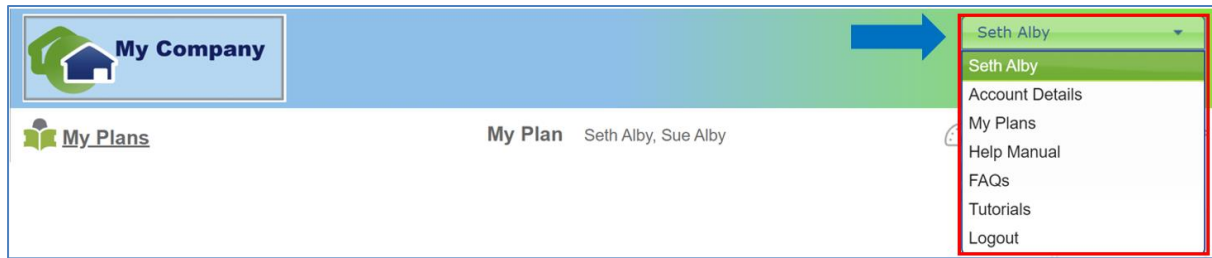
Finally click on the name of the **Account Holder** in the top right-hand corner of the page header to see the items on the drop-down list.

This is where you can access various parts of the software, including where you **Logout**.



## Financial Mappers LITE- Getting Started Guide

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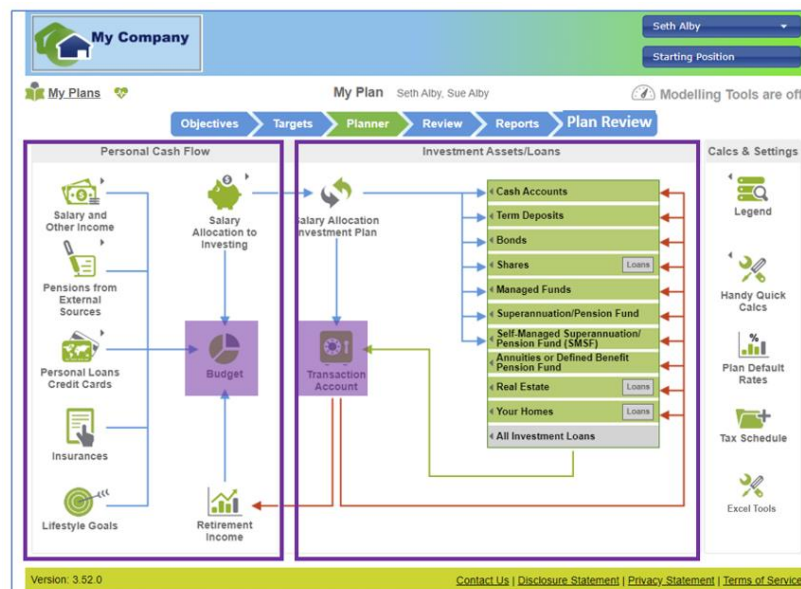
There is an extensive **Help Manual** and **FAQs**. The **Tutorials** will help you better understand the specific parts of the software.

### Plan Creation

We suggest that you select the **Objectives**, then **Targets** navigation chevrons and complete this information, however you can do this at any time. You will find it useful to have a written description of what outcomes you want your plan to achieve. And this is what the **Objectives** area is for. The **Targets** is for the specific numeric outcomes you want your plan to achieve. The information in these areas will be imported into some of the **Reports** so it is a good idea to complete, to add meaning to your Reports.

When creating your plan, there are some important things to understand:

- There are two cash flow systems. The first is **Personal Cash Flow**, where all monies flow through the **Budget**. The second is the **Investments**, including your **Home** and **Superannuation** where the money flows through the **Transaction Account**. It is very important to ensure you have sufficient funds in both the Budget and Transaction Account to pay for your entered costs. You need to ensure that the balances in both these areas are not overdrawn. When creating an investment plan, you need to keep checking the funds in the **Transaction Account**.



- From the **Salary**, or **Salary Allocation to Investing** icons on the **Planner** page, you allocate a percentage of your **Gross Salary**, to fund the cost of home and investment loans, together with any savings you may want to allocate for other investments.

## Financial Mappers LITE- Getting Started Guide

Back
**INCOME : SETH'S SALARY**

Income Details

**INCOME DETAILS**

Description: Seth's Salary  
Income Type: Salary  
Ownership: Seth  
Increase Method: Inflation  
Activate: ☒  
Calculate and Include in Employer Superannuation Contributions: ☒

Income and Investment Allocation

|                | Present Value | Start  | No. of Years   |
|----------------|---------------|--------|----------------|
| Current Income | \$85,000      | Year 1 | 5 Years        |
| <b>Total</b>   |               |        | <b>5 years</b> |

**ALLOCATION TO INVESTING**

Activate Investment: ☒

|                 | % of Salary | Start  | No. of Years   |
|-----------------|-------------|--------|----------------|
| 1st Time Period | 15.00%      | Year 1 | 5 Years        |
| <b>Total</b>    |             |        | <b>5 years</b> |

It is important to understand that this takes the specified amount every year from your **Budget** (as an expense) and puts these funds into the **Transaction Account**. This provides the future funds to then invest with in your plan.

PERSONAL BUDGET (PRESENT VALUE) ?

View DataView Graph

CommitmentsHomeUtilitiesEducationHealthShoppingTransportEntertainmentOtherMiscellaneous

SAVINGS PHASE

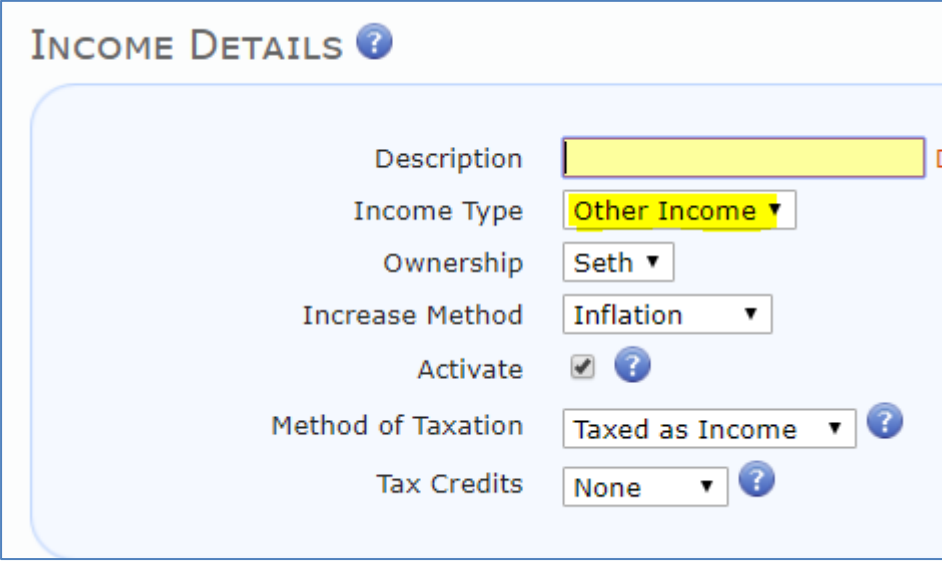
Years 1 - 5

Transaction Account

| Savings Phase                                       | Year 1     | Year 2     | Year 3     | Year 4     | Year 5     |
|---|------------|------------|------------|------------|------------|
|   | 2018       | 2019       | 2020       | 2021       | 2022       |
| Age Seth, Sue                                       | Age 35, 35 | Age 36, 36 | Age 37, 37 | Age 38, 38 | Age 39, 39 |
| Income  | \$135,000  | \$135,000  | \$135,000  | \$135,000  | \$135,000  |
| Total Tax & Investment Expenses                     | \$50,141   | \$50,193   | \$50,248   | \$50,304   | \$50,363   |
| Tax & HECS Due on Budget Income                     | \$29,891   | \$29,943   | \$29,998   | \$30,054   | \$30,113   |
| Savings Allocation to Investments                   | \$20,250   | \$20,250   | \$20,250   | \$20,250   | \$20,250   |
| Personal Loan Expenses                              | \$6,588    | \$4,330    | \$4,224    | \$2,350    | \$2,292    |
| Living Expenses                                     | \$65,000   | \$65,000   | \$65,000   | \$65,000   | \$65,000   |
| Lifestyle Goals                                     | \$0        | \$0        | \$0        | \$0        | \$0        |
| You currently have no Lifestyle Goals in your plan. |            |            |            |            |            |
| Insurance Premiums                                  | \$2,800    | \$2,800    | \$2,800    | \$2,800    | \$2,800    |
| Unallocated Funds ?                                 | \$10,471   | \$12,677   | \$12,728   | \$14,547   | \$14,545   |

## Financial Mappers LITE- Getting Started Guide

The **Salary** specification could also be used to enter income from other sources such as a Family Trust. In this case you will simply create a new “salary” item that is really income from this other source.



The screenshot shows the 'INCOME DETAILS' form with the following fields and values:

| Field              | Value                               |
|--------------------|-------------------------------------|
| Description        | [Empty text box]                    |
| Income Type        | Other Income                        |
| Ownership          | Seth                                |
| Increase Method    | Inflation                           |
| Activate           | <input checked="" type="checkbox"/> |
| Method of Taxation | Taxed as Income                     |
| Tax Credits        | None                                |

- There are two methods of purchasing assets.
1. The **Salary Allocation Investment Plan** on the **Planner** page should be used to allocate your investable funds nominated in the **Savings from Salary** area. Use this method to create a multi-year investment plan quickly. This method only uses the funds allocated from **Savings from Salary area** each year. It is very important for you to know that these invested funds do NOT show in the transaction account. They are transferred directly to the account. .

The software automatically calculates the cost of Home and Investment Loans (Net of Rental Income)

# Financial Mappers LITE- Getting Started Guide

Back
INVESTMENT PLAN (HOME & INVESTMENTS) ?

☒ Activate accounts to which you wish to distribute cash ?  
☒ Emergency Cash (Joint)  
☒ Our MFund (Joint)  
☐ Seth's Super (Seth)  
☐ Sue's Super (Sue)

Investment Allocation

DISTRIBUTION OF SAVINGS FROM SALARIES ?

SAVINGS PHASE  
Years 1 - 5

| Savings Phase                       | Year 1<br>2018 | Year 2<br>2019 | Year 3<br>2020 | Year 4<br>2021 | Year 5<br>2022 |
|-------------------------------------|----------------|----------------|----------------|----------------|----------------|
| Age Seth, Sue                       | Age 35, 35     | Age 36, 36     | Age 37, 37     | Age 38, 38     | Age 39, 39     |
| Salary Allocation for Investment    | \$20,250       | \$20,756       | \$21,275       | \$21,807       | \$22,352       |
| Less Home & Net Asset Loan Costs ?  | \$7,919        | \$7,919        | \$7,919        | \$7,919        | \$7,919        |
| Usage of Remaining Funds            |                |                |                |                |                |
| Remaining Investable Funds          | \$12,331       | \$12,837       | \$13,356       | \$13,888       | \$14,433       |
| Moved to Transaction Account        | \$12,331       | \$12,837       | \$13,356       | \$13,888       | \$14,433       |
| Percentage Invested in Other Assets | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| Enter Allocation to Accounts        |                |                |                |                |                |
| Emergency Cash (Joint)              | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |
| Our MFund (Joint)                   | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          |

Save
Cancel

You can then allocate a percentage of the balance to your investments or superannuation to the accounts which have been TICKED.

Back
INVESTMENT PLAN (HOME & INVESTMENTS) ?

☒ Activate accounts to which you wish to distribute cash ?  
☒ Emergency Cash (Joint)  
☒ Our MFund (Joint)  
☐ Seth's Super (Seth)  
☐ Sue's Super (Sue)

Investment Allocation

DISTRIBUTION OF SAVINGS FROM SALARIES ?

SAVINGS PHASE  
Years 1 - 5

| Savings Phase                       | Year 1<br>2018 | Year 2<br>2019 | Year 3<br>2020 | Year 4<br>2021 | Year 5<br>2022 |
|-------------------------------------|----------------|----------------|----------------|----------------|----------------|
| Age Seth, Sue                       | Age 35, 35     | Age 36, 36     | Age 37, 37     | Age 38, 38     | Age 39, 39     |
| Salary Allocation for Investment    | \$20,250       | \$20,756       | \$21,275       | \$21,807       | \$22,352       |
| Less Home & Net Asset Loan Costs ?  | \$7,919        | \$7,919        | \$7,919        | \$7,919        | \$7,919        |
| Usage of Remaining Funds            |                |                |                |                |                |
| Remaining Investable Funds          | \$12,331       | \$12,837       | \$13,356       | \$13,888       | \$14,433       |
| Moved to Transaction Account        | \$3,699        | \$3,851        | \$4,007        | \$4,166        | \$4,330        |
| Percentage Invested in Other Assets | 70.00%         | 70.00%         | 70.00%         | 70.00%         | 70.00%         |
| Enter Allocation to Accounts        |                |                |                |                |                |
| Emergency Cash (Joint)              | 10.00%         | 10.00%         | 10.00%         | 10.00%         | 10.00%         |
|                                     | \$1,233        | \$1,284        | \$1,336        | \$1,389        | \$1,443        |
| Our MFund (Joint)                   | 60.00%         | 60.00%         | 60.00%         | 60.00%         | 60.00%         |
|                                     | \$7,398        | \$7,702        | \$8,013        | \$8,333        | \$8,660        |

Save
Cancel

## Financial Mappers LITE- Getting Started Guide

- The alternative option is to purchase assets directly using any asset account, for example – going to the **Managed Funds** section of the **Assets** block and entering specific amounts for specific years. When you do this, the entered amount is then withdrawn from the Transaction Account in the year selected for the purchase.

| MANAGED FUND TRANSACTIONS ⓘ : OUR MFUND (JOINT) |            |            |            |            |            |  |
|---|------------|------------|------------|------------|------------|--|
| SAVINGS PHASE                                   |            |            |            |            |            |  |
| Years 1 - 5                                     |            |            |            |            |            |  |
| Savings Phase                                   |            |            |            |            |            |  |
|   | Year 1     | Year 2     | Year 3     | Year 4     | Year 5     |  |
|   | 2018       | 2019       | 2020       | 2021       | 2022       |  |
| Age Seth, Sue                                   | Age 35, 35 | Age 36, 36 | Age 37, 37 | Age 38, 38 | Age 39, 39 |  |
| Purchases at Start of Year                      |            |            |            |            |            |  |
| Present Value                                   | \$5,000    | \$0        | \$0        | \$0        | \$0        |  |
| Future Value                                    | \$5,000    | \$0        | \$0        | \$0        | \$0        |  |
| Sale of Managed Funds (% of Portfolio)          | 0%         | 0%         | 0%         | 0%         | 5%         |  |
| Future Value                                    | \$0        | \$0        | \$0        | \$0        | \$6,417    |  |

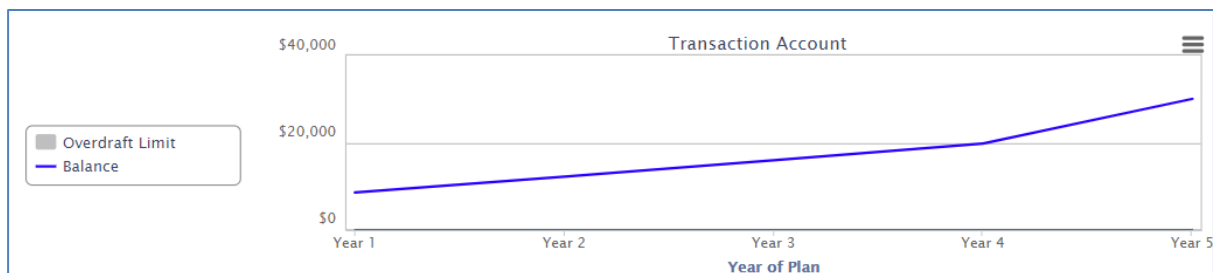
- There is one method for selling assets.

| MANAGED FUND TRANSACTIONS ⓘ : OUR MFUND (JOINT) |            |            |            |            |            |  |
|---|------------|------------|------------|------------|------------|--|
| SAVINGS PHASE                                   |            |            |            |            |            |  |
| Years 1 - 5                                     |            |            |            |            |            |  |
| Savings Phase                                   |            |            |            |            |            |  |
|   | Year 1     | Year 2     | Year 3     | Year 4     | Year 5     |  |
|   | 2018       | 2019       | 2020       | 2021       | 2022       |  |
| Age Seth, Sue                                   | Age 35, 35 | Age 36, 36 | Age 37, 37 | Age 38, 38 | Age 39, 39 |  |
| Purchases at Start of Year                      |            |            |            |            |            |  |
| Present Value                                   | \$5,000    | \$0        | \$0        | \$0        | \$0        |  |
| Future Value                                    | \$5,000    | \$0        | \$0        | \$0        | \$0        |  |
| Sale of Managed Funds (% of Portfolio)          | 0%         | 0%         | 0%         | 0%         | 5%         |  |
| Future Value                                    | \$0        | \$0        | \$0        | \$0        | \$6,417    |  |

To sell any particular asset, go to the specific asset in the Asset Block and enter the amount you wish to sell, in the year you wish to sell. The sale funds are deposited into the transaction account.

- When you have completed your plan, check the **Key Indicator Graphs**, found on both the **Review** chevron and at the top of the **Plan Outcomes** report. Generally, these graphs will indicate if you have forgotten to do something, like purchase a property when you don't have sufficient funds in the **Transaction Account**.

## Financial Mappers LITE- Getting Started Guide



This software is modelling software working on a year by year basis. In order to maintain the ease of use and dynamic nature of the software these rules are applied.

- **Assets** are considered to be purchased at the **start of the year**. and sold at the **end of the year** in the **Transaction Account**. Thus if you want to sell your current home and buy a new one in Year 5, you would sell the current home at the end of Year 4, so the funds are in your **Transaction Account** at the start of Year 5, to purchase the property.
- Generally, you enter all future costs in Today's Dollar or **Present Value**. The Inflation rate is used to calculate **Future Value** amounts. The default inflation rate is 2.5%.
- You will sometimes be asked to enter values as a percentage. For example, if you want to sell some of your share portfolio, you will be asked to nominate a percentage. The same applies when you are allocating funds in the **Salary Allocation Investment Plan**. This allows the values to adjust when you make other changes to your plan.

After you have completed your plan, you can **Compare Results of your Plan**, with your initial **Financial Targets** and those achieved in the **Targets** area. You can then use the slider in the **Review** area, to check the results of 8-major outcomes of your plan for any one year.

On the **Reports** chevron can generate the report your sponsor has provided to give you quick, short and plain English results.

You can also scroll through the information for the reports listed on the **Plan Review**.

### Note on International Use

*Financial Mappers* is designed to be used in many countries. The program defaults to the rules of taxation and superannuation for Australia. However, options are available to select

- Currency Symbols where necessary
- Tax Schedules – If your country has not been listed, you can edit the Universal Mode to add your Tax Schedule and Capital Gains Tax Rules
- With retirement accounts, KiwiSaver has been created, and with any other country you can select the options in Universal Model to create a Superannuation/Pension account which matches that in your country.
- In the Non-Means Tested Pensions you can include NZ Superannuation by entering the data applicable to you.



## Excel Tools

**Excel Tools** are provided so that you can do some general planning beyond your 5-Year Financial Plan. These will be updated from time to time. This is the current list.

### ← Excel Tools ➡

#### Handy Quick Cals

[Download](#)

This is an "Unprotected" Workbook that gives you a set of 10 calculations on each spreadsheet. You can also add your favorites. The Spreadsheets include calculating Percentages, Future & Present Value, Nominal & Real Investment Returns, and Compound Interest.

#### Capital Requirements for Retirement

[Download](#)

This workbook gives you the option to either calculate how much you must save over four 10-year time periods to reach your Financial Target at the start of retirement or start with how much capital you think you will have at the start of retirement and then calculate how much you can drawdown over four 10-year periods. For each format, you can include two plans and compare the results. For each 10-year period, you can change the dollar values, investment returns, and average tax rates. Historical Investment Returns are provided over different time periods, together with a spreadsheet to calculate your average tax rate. In Historical Data, you can create your own Asset Allocation of Defensive and Growth Assets.

#### What If Analysis - Goal Seek

[Download](#)

**Goal Seek** is a function in Excel that provides a method of solving for the desired output. The function essentially uses a Trial and Error approach to back-solving the problem by plugging in guesses until it arrives at the desired answer. **That is, Goal Seek determines Input values needed to achieve a specific goal.**

In this workbook there are a set of useful calculations designed to give you the answers you are looking for:

- **Savings Goal:** How much do I need to save to reach a savings goal (for retirement)
- **Drawdown Goal:** If I know the estimated value of my investments at the start of Retirement, how long will my funds last
- **Combined Savings and Drawdown Goal:** Set your Savings Plan and then find out how long your funds will last.
- **Optimize Your Savings or Drawdown Plan:** This is an "Am I on Track?" exercise where you can optimize and compare the plan with your Current Plan.
- **Real Investment Returns:** Find the Real (After-Inflation) Investment Return
- **Loans:** What Deposit is required to achieve the Monthly Payments I can afford

*Please Note: This workbook was updated on 30.05.2021 so that Annual Savings (In Savings Plans) are INDEXED.*

#### Debt Reduction Schedule for Short Term Debt

[Download](#)

Create a schedule of debt reduction using additional payments for loans up to 10-years in length. The loans are listed according to the order you want to repay the debt. All the Additional Payments are used to pay off the first loan and then onto the next loan until all debts are repaid. The workbook will calculate how much Interest and Loan Fees you will save together with the Time Saved.

#### Debt Reduction for Long Term Debt

[Download](#)

Create a schedule of debt reduction using additional payments for loans up to 30-years in length. The loans are listed according to the order you want to repay the debt. All the Additional Payments are used to pay off the first loan and then onto the next loan until all debts are repaid. The workbook will calculate how much Interest and Loan Fees you will save together with the Time Saved.

# Financial Mappers LITE- Getting Started Guide

## Snowballing Long Term Debt

[Download](#)

Dave Ramsay is one of the most famous advocates of having no personal debts and reducing any other loans as quickly as you can afford. Dave Ramsay created a method of repaying debts which he calls "**Snowballing**". You create a list of your debts in the order you wish to repay the loans. All the Additional Payments are used to repay that loan. Once the loan is repaid to Snowball the regular payments you had been using for the first loan together with the additional payments until the second loan is repaid. This process continues until all the loans are repaid. This workbook considers loans up to 30-years.

## Loan Amortization Schedule

[Download](#)

This **Loan Amortization Schedule** is designed for *Principal and Interest Loans* which are repaid over the length of the loan in equal **Monthly Payments**. The Interest Costs are calculated on a Monthly Basis, but the Schedule shows the Total Interest Charges for each year. If the Interest is Tax Deductible, the yearly Interest Cost is the amount claimable each year of the loan.

## Loan Amortization Schedule with Variable Payments

[Download](#)

This **Loan Amortization Schedule** is designed for *Principal and Interest Loans* where **Additional Monthly Payments** may be allocated over four periods. The Interest Costs are calculated on a Monthly Basis, but the Schedule shows the Total Interest Charges for each year. If the Interest is Tax Deductible, the yearly Interest Cost is the amount claimable each year of the loan.

## Monthly Budget for Living and Loan Expenses

[Download](#)

This workbook is intended to create a monthly cash flow using the 10 TABs in the Financial Mappers' Budget, together with listing monthly loan expenses and after-tax income.

## Monthly Budget for Living and Loan Expenses - Projections Vs Actuals

[Download](#)

This workbook adds to the Monthly Budget for Living and Loan Expenses two additional features. The first is to divide each Living Expense TAB into 8-subcategories. In addition, the user can add the Actual expense for each line item on a month-by-month basis. The user can then select the period to compare Projections with Actuals.

## Monthly Budget for Living and Loan Expenses TRACK YOUR SPEND - Projections Vs Actuals

[Download](#)

This book is a replication of the *Monthly Budget for Living and Loan Expenses - Projections Vs Actuals*, but it has replaced the 10 categories in Financial Mappers with the 7 categories in the free (ASIC) App called *Track your Spend*. This App allows the export of expenses to an Excel file, making it easy to complete the Projections Vs Actuals.

In the **FAQ / Building Unique Scenarios** there are two examples of using the Debt Management Tools.

[FinancialMappers](#) [Help](#) [FAQs](#) [Tutorials](#)

## Building Unique Scenarios

Select an article to read

- [Introduction - What is Scenario Building?](#)
- [Loan Offset Account to pay for Personal Expenses](#)
- [Starting an SMSF to purchase Real Estate](#)
- [Buying Land for Property Development](#)
- [Transferring UK Pensions to Australia](#)
- [Managing Income from Trusts](#)
- [Develop a High Level Strategy for Planning](#)
- [Creating a Debt Reduction Schedule using Excel](#)
- [Snowballing Credit Card Debt using Excel](#)

# Financial Mappers LITE- Getting Started Guide

## Capital Requirements for Retirement

A common question asked is how much you need to save in the Accumulation Phase and how long will the funds last in the drawdown phase. While there are some quite simple Internet calculators to perform this type of calculation, the options are too limited for you to effectively build a plan.

Using the Workbook **Capital Requirements for Retirement**, you build two scenarios and compare the results.

This first considers how much the client needs to save over the accumulation phase to reach their target capital requirements for retirement.

| Compare Savings Plans (1) & (2)                      |                |                                    |                     |
|--|----------------|------------------------------------|---------------------|
| Annual Savings - PLAN (1)                            |                |                                    |                     |
|  | Annual Savings | Investment Return (After Expenses) | Average Tax Rate    |
| Current Value of Savings                             | \$20,000       |                                    |                     |
| Years 1 - 10   | \$5,000        | 5.00%                              | 12.00%              |
| Years 11 - 20  | \$10,000       | 6.00%                              | 12.00%              |
| Years 21 - 30  | \$12,000       | 7.00%                              | 15.00%              |
| Years 31 - 40  | \$15,000       | 7.00%                              | 15.00%              |
| Calculation Values                                   |                |                                    |                     |
| Inflation Rate                                       | 2.50%          |                                    |                     |
| Length of Savings Period                             | 40 Years       |                                    |                     |
| Financial Targets (At End of Saving Period) PLAN (1) |                |                                    |                     |
|  | Present Value  | Future Value                       |                     |
| Income   | \$100,000      | \$268,500                          |                     |
| Value of Investments                                 | \$1,500,000    | \$4,027,600                        |                     |
| Results  |                |                                    |                     |
| Income   | \$56,900       | \$149,000                          |                     |
| Value of Investments                                 | \$877,000      | \$2,297,500                        |                     |
| Results less Target Income                           | -\$43,100      | -\$119,500                         | Target NOT Achieved |
| Results less Target Values of Investments            | -\$623,000     | -\$1,730,100                       | Target NOT Achieved |

| Annual Savings - PLAN (2)                            |                |                                    |                  |
|--|----------------|------------------------------------|------------------|
|  | Annual Savings | Investment Return (After Expenses) | Average Tax Rate |
| Current Value of Savings                             | \$20,000       |                                    |                  |
| Years 1 - 10   | \$10,000       | 6.00%                              | 12.00%           |
| Years 11 - 20  | \$14,000       | 7.00%                              | 12.00%           |
| Years 21 - 30  | \$16,000       | 8.00%                              | 15.00%           |
| Years 31 - 40  | \$20,000       | 8.00%                              | 15.00%           |
| Calculation Values                                   |                |                                    |                  |
| Inflation Rate                                       | 2.50%          |                                    |                  |
| Length of Savings Period                             | 40 Years       |                                    |                  |
| Financial Targets (At End of Saving Period) PLAN (2) |                |                                    |                  |
|  | Present Value  | Future Value                       |                  |
| Income   | \$100,000      | \$268,500                          |                  |
| Value of Investments                                 | \$1,500,000    | \$4,027,600                        |                  |
| Results  |                |                                    |                  |
| Income   | \$113,200      | \$296,500                          |                  |
| Value of Investments                                 | \$1,538,000    | \$4,029,000                        |                  |
| Results less Target Income                           | \$13,200       | \$28,000                           | Target Exceeded  |
| Results less Target Values of Investments            | \$38,000       | \$1,400                            | Target Exceeded  |

The second considers how much you can drawdown over four 10-year periods in the drawdown phase.

| Compare Drawdown Plans (1) & (2)             |                          |   |                  |
|--|--------------------------|---|------------------|
| Annual Drawdown - PLAN (1)                   |                          |   |                  |
| How long do you want your funds to last?     | 40 Years                 |   |                  |
| Value of Assets at Start of Retirement       | \$1,500,000              |   |                  |
|  | Drawdown (Present Value) | Investment Return (After Expenses)                          | Average Tax Rate |
| Drawdown Years 1 - 5                         | \$70,000                 | 5.00%   | 20.00%           |
| Drawdown Years 6 - 10                        | \$60,000                 | 4.50%   | 15.00%           |
| Drawdown Years 11 - 20                       | \$55,000                 | 4.00%   | 12.00%           |
| Drawdown Years 21 - 40                       | \$50,000                 | 3.50%   | 10.00%           |
| Calculation Values                           |                          |   |                  |
| Inflation Rate                               | 2.50%                    |   |                  |
| Results - PLAN (1)                           |                          |   |                  |
| How Long will my Funds Last?                 | 31 Years                 | Your funds will not last to the end of your Retirement Plan |                  |
| Funds Held at End of Year 40 (Present Value) | \$0                      |   |                  |
| Funds Held at End of Year 40 (Future Value)  | \$0                      |   |                  |

| Annual Drawdown - PLAN (2)                   |                          |   |                  |
|--|--------------------------|---|------------------|
| How long do you want your funds to last?     | 30 Years                 |   |                  |
| Value of Assets at Start of Retirement       | \$1,500,000              |   |                  |
|  | Drawdown (Present Value) | Investment Return (After Expenses)                          | Average Tax Rate |
| Drawdown Years 1 - 5                         | \$100,000                | 5.00%   | 20.00%           |
| Drawdown Years 6 - 10                        | \$80,000                 | 4.50%   | 15.00%           |
| Drawdown Years 11 - 20                       | \$55,000                 | 4.00%   | 12.00%           |
| Drawdown Years 21 - 40                       | \$50,000                 | 3.50%   | 10.00%           |
| Calculation Values                           |                          |   |                  |
| Inflation Rate                               | 2.50%                    |   |                  |
| Results - PLAN (2)                           |                          |   |                  |
| How Long will my Funds Last?                 | 25 Years                 | Your funds will not last to the end of your Retirement Plan |                  |
| Funds Held at End of Year 40 (Present Value) | \$0                      |   |                  |
| Funds Held at End of Year 40 (Future Value)  | \$0                      |   |                  |

## Financial Mappers LITE- Getting Started Guide

The workbook allows the user to modify the dollar inputs, the average tax rate and the Investment Returns.

You can use this to consider the “Cause and Effect” of changing the three critical elements over four time periods.

To assist in choosing appropriate returns, the average Historical Investment Returns are displayed over different time periods.

| Historical Returns                       |        |        |        |        |  |
|--|--------|--------|--------|--------|--|
| Average Historical Rates                 |        |        |        |        |  |
|  | 20 Yrs | 15 Yrs | 10 Yrs | 5 Yrs  |  |
| Start Year                               | 2001   | 2006   | 2011   | 2016   |  |
| End Year                                 | 2020   | 2020   | 2020   | 2020   |  |
| Inflation                                | 2.39%  | 2.26%  | 1.92%  | 1.57%  |  |
| Home Loan Standard                       | 6.52%  | 6.42%  | 5.82%  | 5.16%  |  |
| 90-Day Bank Bill                         | 3.86%  | 3.44%  | 2.38%  | 1.50%  |  |
| 180-Day Bank Bill                        | 3.97%  | 3.58%  | 2.54%  | 1.62%  |  |
| 5-Year Bond                              | 3.91%  | 3.43%  | 2.42%  | 1.66%  |  |
| Share Dividend                           | 4.38%  | 4.42%  | 4.59%  | 4.49%  |  |
| Share Capital Growth (ASX 200)           | 5.00%  | 3.67%  | 3.82%  | 4.81%  |  |
| Property Cap Growth (Established Houses) | 6.47%  | 5.38%  | 4.00%  | 3.13%  |  |
| Average Share & Prop Cap Growth          | 5.74%  | 4.52%  | 3.91%  | 3.97%  |  |
| Share Dividend & Share Capital Growth    | 9.38%  | 8.09%  | 8.42%  | 9.29%  |  |
| Real Returns                             |        |        |        |        |  |
| 90-Day Bank Bill                         | 1.43%  | 1.15%  | 0.45%  | -0.07% |  |
| Share Dividend & Share Capital Growth    | 6.82%  | 5.70%  | 6.37%  | 7.60%  |  |

You can quickly calculate the average tax rates for different levels of income which change over time.

Average Tax Rates - Australia 2021

Tax Due on Taxable Income

|                  |         |
|------------------|---------|
| Taxable Income   | 100,000 |
| Tax Due          | 22,967  |
| Average Tax Rate | 22.97%  |

Progressive Tax Thresholds

| Tax Brackets     | Thresholds | Base Tax Amount | Tax Rate |
|------------------|------------|-----------------|----------|
| Income Bracket 1 | 1          | 0               | 0.00%    |
| Income Bracket 2 | 18,201     | 0               | 19.00%   |
| Income Bracket 3 | 45,001     | 5,092           | 32.50%   |
| Income Bracket 4 | 120,001    | 29,467          | 37.00%   |
| Income Bracket 5 | 180,001    | 51,667          | 45.00%   |

(Medicare Levy is NOT included)

## Debt Management

Management of your debts and demonstrating the effect of reducing debt can be effectively displayed with a selection of two formats of debt reduction. Each as a version has one for Short (Up to 10-years) and Long-Term Debt (Up to 30-years).

# Financial Mappers LITE- Getting Started Guide

Th first demonstrates the effect of paying down debt with additional payments and as the loan with the highest interest and loan costs is repaid, the additional payments move to the next loan on the list.

(Notes)

### Debt Reduction Schedule for Long Term Debt (Max 30 years)

| Loans (Listed in Order of Repayment Priority) | Loan Description    | Loan Type       | Loan Amount      | Monthly Payments | Monthly Fees | Interest Rate | Time to Repay   | Interest & Fees | Time Saved     | Interest & Fees Saved | 1st Additional Payment | Year of 1st Payment |
|---|---------------------|-----------------|------------------|------------------|--------------|---------------|-----------------|-----------------|----------------|-----------------------|------------------------|---------------------|
| 1   | Share Portfolio     | Other           | \$20,000         | \$400            | \$15         | 8.50%         | 62 Mths         | \$5,707         | 46 Mths        | \$4,307               | Mth 1                  | Yr 1                |
| 2   | Car Loan            | Personal        | \$10,000         | \$300            |              | 8.00%         | 38 Mths         | \$1,347         | 17 Mths        | \$357                 | Mth 17                 | Yr 2                |
| 3   | Investment Property | Invest Property | \$100,000        | \$2,000          | \$5          | 7.50%         | 61 Mths         | \$20,582        | 15 Mths        | \$3,433               | Mth 22                 | Yr 2                |
| 4   | My Home Loan        | Home            | \$50,000         | \$500            | \$10         | 5.00%         | 130 Mths        | \$16,114        | 61 Mths        | \$5,383               | Mth 47                 | Yr 4                |
| 5   |                     | Select          |                  |                  |              |               |                 |                 |                |                       |                        |                     |
| 6   |                     | Select          |                  |                  |              |               |                 |                 |                |                       |                        |                     |
| 7   |                     | Select          |                  |                  |              |               |                 |                 |                |                       |                        |                     |
| 8   |                     | Select          |                  |                  |              |               |                 |                 |                |                       |                        |                     |
| 9   |                     | Select          |                  |                  |              |               |                 |                 |                |                       |                        |                     |
| 10  |                     | Select          |                  |                  |              |               |                 |                 |                |                       |                        |                     |
| <b>Total</b>                                  |                     |                 | <b>\$180,000</b> | <b>\$3,200</b>   | <b>\$30</b>  |               | <b>130 Mths</b> | <b>\$43,751</b> | <b>61 Mths</b> | <b>\$13,479</b>       |                        |                     |

Additional Payments - Monthly

Inflation Rate
2.50%
(Use 0% if you do not wish to increase the Loan Payment Amount)

| Year 1  | Year 2  | Year 3  | Year 4  | Year 5  | Year 6  | Year 7  | Year 8  | Year 9  | Yr10-Yr30 |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|
| \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000   |

SUMMARY

Total Interest & Fees Before Additional Payments \$43,751  
Total Interest & Fees After Additional Payments \$30,271  
Total Savings \$13,479

Debt Free Before Additional Payments 10 Years and 11 Mths

Debt Free After Additional Payments 5 Years and 10 Mths

Time Saved to repay the last loan 5 Years and 1 Mths

A more aggressive means of paying down debt is using the **Snowball** method developed by Dave Ramsay. In this case, once the first loan is repaid, both the additional and regular payments are used to pay down the next loan and so on until all the debts are repaid.

(Notes)

### Snowballing Short Term Debt (Max 10 years)

| Loans (Listed in Order of Repayment Priority) | Loan Description | Loan Type   | Loan Amount     | Monthly Payments | Monthly Fees | Interest Rate | Time to Repay   | Interest & Fees | Time Saved     | Interest & Fees Saved | 1st Additional Payment | Year of 1st Payment |
|---|------------------|-------------|-----------------|------------------|--------------|---------------|-----------------|-----------------|----------------|-----------------------|------------------------|---------------------|
| 1   | Credit Card 01   | Credit Card | \$5,000         | \$100.00         | \$10.00      | 20.00%        | 109 Mths        | \$6,930         | 101 Mths       | \$6,481               | Mth 1                  | Yr 1                |
| 2   | Credit Card 02   | Credit Card | \$5,000         | \$100.00         | \$10.00      | 18.00%        | 94 Mths         | \$5,251         | 79 Mths        | \$4,244               | Mth 9                  | Yr 1                |
| 3   | Credit Card 03   | Credit Card | \$5,000         | \$100.00         | \$10.00      | 15.00%        | 79 Mths         | \$3,686         | 58 Mths        | \$2,422               | Mth 16                 | Yr 2                |
| 4   | Credit Card 04   | Credit Card | \$5,000         | \$100.00         | \$10.00      | 12.00%        | 70 Mths         | \$2,666         | 45 Mths        | \$1,383               | Mth 22                 | Yr 2                |
| 5   |                  | Select      |                 |                  |              |               |                 |                 |                |                       |                        |                     |
| 6   |                  | Select      |                 |                  |              |               |                 |                 |                |                       |                        |                     |
| 7   |                  | Select      |                 |                  |              |               |                 |                 |                |                       |                        |                     |
| 8   |                  | Select      |                 |                  |              |               |                 |                 |                |                       |                        |                     |
| 9   |                  | Select      |                 |                  |              |               |                 |                 |                |                       |                        |                     |
| 10  |                  | Select      |                 |                  |              |               |                 |                 |                |                       |                        |                     |
| <b>Total</b>                                  |                  |             | <b>\$20,000</b> | <b>\$400</b>     | <b>\$40</b>  |               | <b>109 Mths</b> | <b>\$18,533</b> | <b>84 Mths</b> | <b>\$14,530</b>       |                        |                     |

Additional Payments - Monthly

Inflation Rate
(Use 0% if you do not wish to increase the Loan Payment Amount)

| Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| \$600  | \$600  | \$600  | \$600  | \$600  | \$600  | \$600  | \$600  | \$600  | \$600   |

Average Additional Monthly Payment

|                | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
|----------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Credit Card 01 | \$400  |        |        |        |        |        |        |        |        |         |
| Credit Card 02 | \$200  | \$150  |        |        |        |        |        |        |        |         |
| Credit Card 03 |        | \$300  |        |        |        |        |        |        |        |         |
| Credit Card 04 |        | \$150  | \$50   |        |        |        |        |        |        |         |

Year by Year Combined Loans

|                          | Year 1   | Year 2   | Year 3   | Year 4   | Year 5   | Year 6  | Year 7  | Year 8  | Year 9  | Year 10 |
|--------------------------|----------|----------|----------|----------|----------|---------|---------|---------|---------|---------|
| Balance at Start of Year | \$20,000 | \$18,338 | \$16,407 | \$14,159 | \$11,543 | \$8,484 | \$5,173 | \$2,837 | \$1,122 | \$30    |
| Fees                     | \$480    | \$480    | \$480    | \$480    | \$480    | \$480   | \$310   | \$220   | \$120   | \$10    |
| Annual Interest Cost     | \$1,138  | \$2,868  | \$2,553  | \$2,183  | \$1,751  | \$1,245 | \$760   | \$386   | \$126   | \$1     |
| Annual Payments          | \$4,800  | \$4,800  | \$4,800  | \$4,800  | \$4,800  | \$4,576 | \$3,100 | \$2,121 | \$1,200 | \$50    |

With Additional Payments

|                          | Year 1   | Year 2   | Year 3  | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 | Year 10 |
|--------------------------|----------|----------|---------|--------|--------|--------|--------|--------|--------|---------|
| Balance at Start of Year | \$20,000 | \$10,694 | \$924   |        |        |        |        |        |        |         |
| Fees                     | \$440    | \$240    | \$10    |        |        |        |        |        |        |         |
| Annual Interest Cost     | \$2,483  | \$840    | \$9     |        |        |        |        |        |        |         |
| Annual Payments          | \$12,000 | \$11,163 | \$1,000 |        |        |        |        |        |        |         |

SUMMARY

Total Interest & Fees Before Additional Payments \$18,533  
Total Interest & Fees After Additional Payments \$4,003  
Total Savings \$14,530

Debt Free Before Additional Payments 9 Years and 2 Mths

Debt Free After Additional Payments 2 Years and 2 Mths

Time Saved to repay the last loan 7 Years and 8 Mths

# Financial Mappers LITE- Getting Started Guide

## Handy Quick Cals

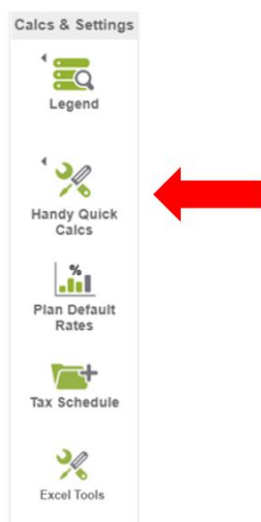
This workbook is intended for those who want to compare the same calculation with different inputs. For each spreadsheet, up to 10 calculations can be made. The calculations are:

- Percentage of Value
- Compound Interest
- Present & Future Values
- Nominal and Real Returns

In the spreadsheet for Nominal and Real Returns, the Real Returns for both Income and Capital Growth are included, where they are part of a Total Return.

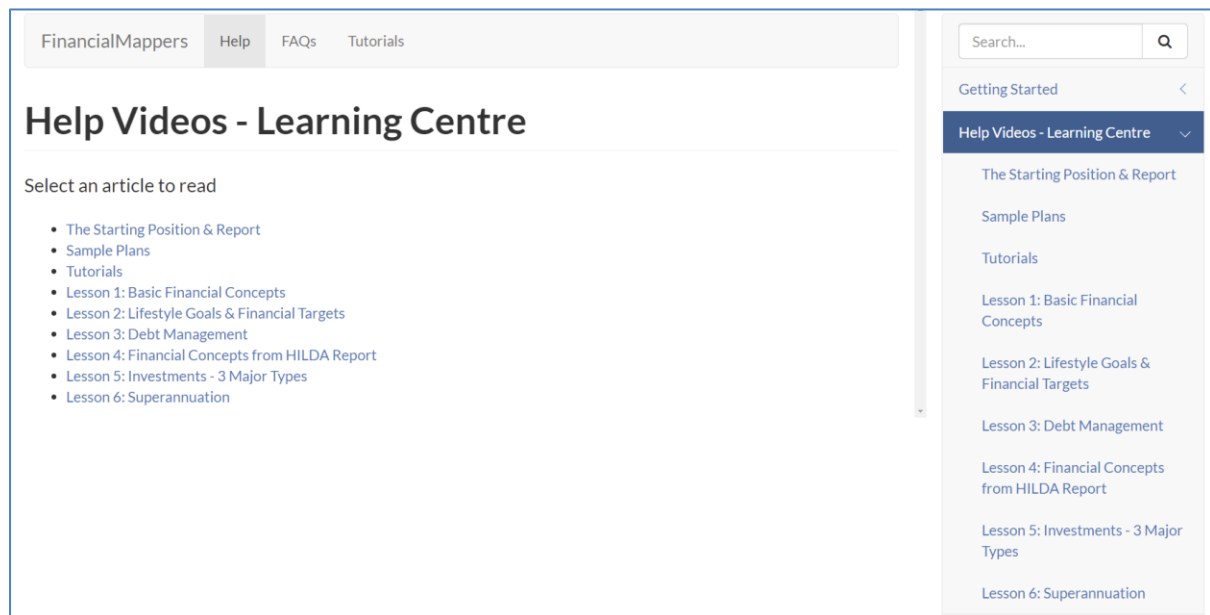
|  |          |          |          |          |          |          |          |          |          |          |       |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-------|
|  |          |          |          |          |          |          |          |          |          |          | Notes |
| Real Returns                                       |          |          |          |          |          |          |          |          |          |          |       |
| Inflation Rate                                     |          |          |          |          |          |          |          |          |          |          | 2.50% |
| Calculate Real Returns from Nominal Returns        |          |          |          |          |          |          |          |          |          |          |       |
|  | Cal 1    | Cal 2    | Cal 3    | Cal 4    | Cal 5    | Cal 6    | Cal 7    | Cal 8    | Cal 9    | Cal 10   |       |
| Nominal Investment Returns (Annual Rate)           | 2.0000%  | 3.0000%  | 4.0000%  | 5.0000%  | 6.0000%  | 7.0000%  | 8.0000%  | 9.0000%  | 10.0000% | 11.0000% |       |
| Real Investment Returns (Annual Rate)              | -0.4878% | 0.4878%  | 1.4634%  | 2.4390%  | 3.4146%  | 4.3902%  | 5.3659%  | 6.3415%  | 7.3171%  | 8.2927%  |       |
| Calculate Real Return from Income & Capital Growth |          |          |          |          |          |          |          |          |          |          |       |
|  | Cal 1    | Cal 2    | Cal 3    | Cal 4    | Cal 5    | Cal 6    | Cal 7    | Cal 8    | Cal 9    | Cal 10   |       |
| Nominal Income                                     | 4.2500%  | 4.0000%  | 5.0000%  |          |          |          |          |          |          |          |       |
| Nominal Capital Growth                             | 6.5000%  | 6.0000%  | 5.0000%  |          |          |          |          |          |          |          |       |
| Nominal Return (Total)                             | 10.7500% | 10.0000% | 10.0000% | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  |       |
| Real Investment Returns Income                     | 3.1821%  | 2.9268%  | 3.6585%  | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  |       |
| Real Investment Returns Income                     | 4.8667%  | 4.3902%  | 3.6585%  | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  | 0.0000%  |       |
| Real Investment Returns (Total)                    | 8.0488%  | 7.3171%  | 7.3171%  | -2.4390% | -2.4390% | -2.4390% | -2.4390% | -2.4390% | -2.4390% | -2.4390% |       |

You will also find other calculators in the section [Handy Quick Cals](#).



### Help Videos and Learning Centre

In the *Help Manual*, you will find a selection of video in the selection of videos.



There is also an extensive *Help Manual* and *Frequently Asked Questions*.

### Support

If for any reason you are having difficulty with the software please email support, giving a phone number in case we need to speak with you.

You should consult the *FAQs* first.

[support@financialmappers.com.au](mailto:support@financialmappers.com.au)