

Plan Summary - First 5 Years

Our 20/10 Yr Savings/Retirement Plan

John Citizen and Mary Citizen

Disclosure Statement

This software is not intended to offer, or be a substitute for, financial advice. Its purpose is to provide a dynamic mathematical model that shows the cause and effect of various financial transactions which are based on the information provided by you and assumptions about future values.

Where this report has been generated by a Financial Adviser, they will have taken into consideration the most appropriate advice for your personal financial situation.

Default assumptions used for returns on investments are based on the approximate average returns in Australia for the twenty (20) years from the year 2000. In the case of the capital growth for Shares and Real Estate, the software has used the average Capital Growth for both asset classes. The aim is to not give an advantage of one class over the other, because over the very long term, the rates are likely to be fairly similar. In relation to Interest Rates on Loans, the average Variable Standard Home Loan rate has been used for both home and investment property loans. A margin of 1% has been added to Margin Loans for Shares, and a margin of 3% added to Personal Loans. Gross Rent is increased at the rate of Inflation. Actual Rents may not rise in value at the same rate as Inflation.

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

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

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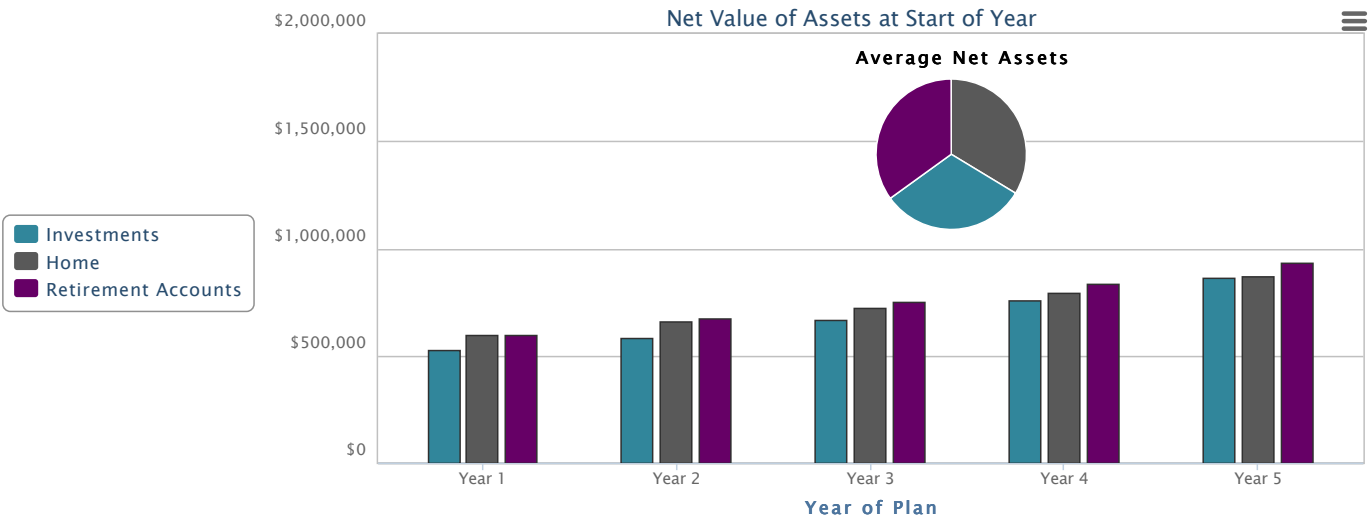
Strategy

Many studies have shown that those who have a written financial plan are the ones who by far are the most successful in their endeavors. Therefore it is recommended that you write a brief statement of what your aims are for the next five years. You may also like to follow up with some longer term goals.

Some common strategies for Wealth Creation are:

- Create a detailed **Personal Budget** and allocate a percentage of your Salary to **Savings**.
- Reduce **Personal Debt** and do not borrow or use credit card debt for consumer items.
- If you plan to **Purchase a Home**, buy one which can comfortably pay off in under 20 years.
- Take advantage of **Tax Sheltered Investments** such as Retirement Accounts.
- Build a portfolio of **Diversified Investments** over time.
- Allocate time to **Increase your Knowledge** on the art of investing.

My strategy for the next five years is:



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Assets at Start of Year

	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
Bank Account	\$250,000	\$88,170	\$96,513	\$104,927	\$113,349
Cash Account	\$25,000	\$28,434	\$32,211	\$36,352	\$40,881
Shares	\$150,000	\$170,365	\$193,236	\$218,891	\$247,637
Managed Funds	\$100,000	\$114,182	\$130,098	\$147,926	\$167,868
Investment Property	\$0	\$426,000	\$453,690	\$483,180	\$514,587
Home	\$800,000	\$852,000	\$907,380	\$966,360	\$1,029,173
Superannuation/Pension Funds	\$600,000	\$671,904	\$750,396	\$836,029	\$930,551
Total Investments	\$525,000	\$827,152	\$905,748	\$991,276	\$1,084,322
Total Home	\$800,000	\$852,000	\$907,380	\$966,360	\$1,029,173
Total Retirement Accounts	\$600,000	\$671,904	\$750,396	\$836,029	\$930,551

Liabilities at Start of Year

	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
Investment Property Loan	\$0	\$243,870	\$237,313	\$230,301	\$222,802
Home Loan	\$200,000	\$191,383	\$182,073	\$172,021	\$161,173
Personal Loan (Excl. Credit Cards)	\$12,000	\$24,084	\$15,361	\$5,749	\$0
Credit Card	\$1,000	\$0	\$0	\$0	\$0
Total Investment Loans	\$0	\$243,870	\$237,313	\$230,301	\$222,802
Total Home Loans	\$200,000	\$191,383	\$182,073	\$172,021	\$161,173
Total Personal Loans	\$13,000	\$24,084	\$15,361	\$5,749	\$0

Net Value of Assets at Start of Year

	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
Investments	\$525,000	\$583,282	\$668,435	\$760,975	\$861,520
Home	\$600,000	\$660,617	\$725,307	\$794,338	\$868,000
Retirement Accounts	\$600,000	\$671,904	\$750,396	\$836,029	\$930,551
Total Net Value of Assets	\$1,725,000	\$1,915,803	\$2,144,137	\$2,391,342	\$2,660,071

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Statistics & Asset Allocation

	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
Debt Servicing Ratio	27.22%	25.99%	25.28%	22.53%	19.46%
Nominal Investment Returns (Excluding Retirement Accounts)	8.62%	8.71%	8.68%	8.64%	8.70%
Investment Profile (Excluding Retirement Accounts)	High Growth	High Growth	High Growth	High Growth	Aggressive
Risk Profile (% Growth Assets) (Excluding Retirement Accounts)	79.00%	78.61%	78.29%	78.04%	81.80%
Asset Allocation					
Cash, Term Deposits, Bonds	11.59%	11.70%	11.78%	11.82%	9.49%
Equities & Other Investments	14.79%	15.20%	15.62%	16.04%	16.89%
Property & Property Trusts	28.80%	27.79%	26.85%	25.96%	25.78%
Retirement Accounts	44.82%	45.31%	45.75%	46.18%	47.84%

Personal Income and Expenses (Excluding Investment Expenses)

Present Value	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
Income (Salary)	\$240,000	\$240,000	\$240,000	\$240,000	\$240,000
Expenses					
Personal Expenses	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
Personal Loan Payments	\$16,725	\$10,425	\$10,171	\$5,625	\$0
Lifestyle Goals	\$4,000	\$4,000	\$8,000	\$8,000	\$8,000
Insurance Premiums	\$1,650	\$1,610	\$1,570	\$1,532	\$1,495
Tax Due on Personal Income	\$67,274	\$67,368	\$67,403	\$67,429	\$67,172
Savings Allocation from Salary	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000
Unallocated Funds (Personal Budget)	\$27,351	\$33,597	\$29,855	\$34,414	\$40,333

Investment Income and Expenses (Including Home Loans)

Future Value	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
Total Investment Income	\$36,704	\$39,332	\$42,182	\$45,270	\$45,651
General Investment Expenses	\$4,020	\$4,238	\$4,476	\$4,735	\$5,016
Investment Loan Payments	\$22,793	\$22,793	\$22,793	\$22,793	\$22,793
Home Loan Payments & Costs	\$21,834	\$21,924	\$22,017	\$22,111	\$22,208
Tax Due on Investments	\$2,402	\$3,140	\$4,003	\$4,942	\$5,112
Capital Gains Tax (Investments)	\$0	\$0	\$0	\$0	\$0
Net Outgoings (Investments & Home Loan Payments)	-\$14,345	-\$12,764	-\$11,106	-\$9,312	-\$9,479

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Saving Allocation from Salary

	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
Bank Account (Loan Expenses)	\$27,628	\$27,293	\$26,949	\$26,597	\$26,236
Bank Account (Savings)	\$6,112	\$6,572	\$7,044	\$7,528	\$8,024
Cash Account	\$2,037	\$2,191	\$2,348	\$2,509	\$2,675
Shares	\$4,074	\$4,381	\$4,696	\$5,019	\$5,349
Managed Funds	\$4,074	\$4,381	\$4,696	\$5,019	\$5,349
Pre-Tax Contributions - Superannuation/Pension Funds	\$4,074	\$4,381	\$4,696	\$5,019	\$5,349
Totals Savings from Salary	\$48,000	\$49,200	\$50,430	\$51,691	\$52,983

Real Estate: Purchases at Start of Year

	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
Investment Property					
Purchase Price	\$400,000	\$0	\$0	\$0	\$0
Buying Costs	\$20,000	\$0	\$0	\$0	\$0
Deposit	\$150,000	\$0	\$0	\$0	\$0
Loan	\$250,000	\$0	\$0	\$0	\$0

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Shares, Managed Funds and Superannuation

	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
Purchases					
Shares	\$4,054	\$4,360	\$4,673	\$4,994	\$5,323
Managed Funds	\$3,993	\$4,294	\$4,602	\$4,918	\$5,242
Superannuation (Personal Contributions)					
Pre-Tax Contributions	\$4,074	\$4,381	\$4,696	\$5,019	\$5,349

Loans

	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
New Loans					
Investment Property	\$250,000	\$0	\$0	\$0	\$0
Personal Loan	\$20,000	\$0	\$0	\$0	\$0

Debt Servicing Ratio (DSR)

The **Debt Servicing Ratio** in **Financial Mappers** calculates what percentage of your **After-Tax Income** is allocated to the repayment of loans. The Program will include two calculations, one with your **Regular** and **Additional Payments** in the calculation and the second without your planned Additional Payments.

Other Debt Servicing Ratios: Different organizations will use different formulae and if a ratio from another source, you need to know the formula used. For example, some ratios will use the **Pre-Tax Income** or **Minimum Payment Requirement**.

In your case, the **DSR** in the first year is 27.22%, including Additional Payments. That is, you are allocating 25.48% of your After-Tax Income to the repayment of debt, using both your regular payments only.

The report describes your level of Debt according to the DSR. In your case, the Debt Level in Year 1 is High.

The following is your Report on your **Debt Serving Ratio**:

	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
DSR (Including Planned Additional Payments)					
Debt Serving Ratio (Incl. Credit Cards)	27.22%	25.99%	25.28%	22.53%	19.46%
Debt Levels	High	High	High	Moderate	Moderate
	25% - 29.9%	25% - 29.9%	25% - 29.9%	15% - 24.9%	15% - 24.9%
DSR (Excluding Planned Additional Payments)					
Debt Serving Ratio (Incl. Credit Cards)	25.48%	24.26%	23.56%	20.82%	17.74%
Debt Levels	High	Moderate	Moderate	Moderate	Moderate
	25% - 29.9%	15% - 24.9%	15% - 24.9%	15% - 24.9%	15% - 24.9%

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Loan Balances and Loan Repayment Schedules

		Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)		Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
Loan Balance Start of Year (Including New Loans)						
Total Loans		\$483,000	\$459,336	\$434,747	\$408,072	\$383,975
Car Loan (John)	P&I	\$12,000	\$8,381	\$4,394	\$0	\$0
Investment Property 1 [Loan] (Joint)	P&I with Options	\$250,000	\$243,870	\$237,313	\$230,301	\$222,802
Mary's Car Loan (Mary)	P&I	\$20,000	\$15,702	\$10,967	\$5,749	\$0
Our House [Loan] (Joint)	P&I with Options	\$200,000	\$191,383	\$182,073	\$172,021	\$161,173
NAB Credit Card (Joint)	Credit Card	\$1,000	\$0	\$0	\$0	\$0
Bank Account						
Bank Overdraft (Excluded from Calculations)		\$0	\$0	\$0	\$0	\$0
Loan Payments (Regular)						
Total Loans		\$52,753	\$51,714	\$51,714	\$47,085	\$41,028
Car Loan (John)	P&I	\$4,629	\$4,629	\$4,629	\$0	\$0
Investment Property 1 [Loan] (Joint)	P&I with Options	\$22,793	\$22,793	\$22,793	\$22,793	\$22,793
Mary's Car Loan (Mary)	P&I	\$6,057	\$6,057	\$6,057	\$6,057	\$0
Our House [Loan] (Joint)	P&I with Options	\$18,234	\$18,234	\$18,234	\$18,234	\$18,234
NAB Credit Card (Joint)	Credit Card	\$1,039	\$0	\$0	\$0	\$0
Additional Loan Payments						
Total Loans		\$3,600	\$3,690	\$3,782	\$3,877	\$3,974
Car Loan (John)	P&I	\$0	\$0	\$0	\$0	\$0
Investment Property 1 [Loan] (Joint)	P&I with Options	\$0	\$0	\$0	\$0	\$0
Mary's Car Loan (Mary)	P&I	\$0	\$0	\$0	\$0	\$0
Our House [Loan] (Joint)	P&I with Options	\$3,600	\$3,690	\$3,782	\$3,877	\$3,974

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Interest Rates, Capital and Interest Payments

The following table displays your Capital and Interest Payments over the first 5 years.

	Year 1	Year 2	Year 3	Year 4	Year 5
Age (John, Mary)	Age 45, 45	Age 46, 46	Age 47, 47	Age 48, 48	Age 49, 49
Interest Rates					
Average Interest Rate					
Car Loan (John)	9.74%	9.74%	9.74%	N/A	N/A
Investment Property 1 [Loan] (Joint)	6.74%	6.74%	6.74%	6.74%	6.74%
Mary's Car Loan (Mary)	9.74%	9.74%	9.74%	9.74%	N/A
Our House [Loan] (Joint)	6.74%	6.74%	6.74%	6.74%	6.74%
NAB Credit Card (Joint)	3.93%	N/A	N/A	N/A	N/A
Capital Payments					
Total Capital Payments					
Car Loan (John)	\$3,619	\$3,987	\$4,394	\$0	\$0
Investment Property 1 [Loan] (Joint)	\$6,130	\$6,556	\$7,012	\$7,500	\$8,021
Mary's Car Loan (Mary)	\$4,298	\$4,735	\$5,218	\$5,749	\$0
Our House [Loan] (Joint)	\$8,617	\$9,309	\$10,052	\$10,848	\$11,702
NAB Credit Card (Joint)	\$1,000	\$0	\$0	\$0	\$0
Interest Payments					
Total Interest Payments					
Car Loan (John)	\$1,010	\$641	\$235	\$0	\$0
Investment Property 1 [Loan] (Joint)	\$16,663	\$16,237	\$15,781	\$15,293	\$14,772
Mary's Car Loan (Mary)	\$1,760	\$1,322	\$839	\$308	\$0
Our House [Loan] (Joint)	\$13,217	\$12,615	\$11,965	\$11,263	\$10,506
NAB Credit Card (Joint)	\$39	\$0	\$0	\$0	\$0

Current Insurance Protection (John)

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Age (John, Mary)	Year 1 Age 45, 0	Year 2 Age 46, 0	Year 3 Age 47, 0
Life Cover			
Benefit	\$500,000	\$500,000	\$500,000
Cost	\$250	\$250	\$250
Total & Permanent Disability			
Benefit	\$500,000	\$500,000	\$500,000
Cost	\$250	\$250	\$250
Trauma Cover			
Benefit	\$50,000	\$50,000	\$50,000
Cost	\$300	\$300	\$300
Income Protection			
Benefit	\$80,000	\$80,000	\$80,000
Cost	\$600	\$600	\$600

Current Insurance Protection (Mary)

Age (John, Mary)	Year 1 Age 45, 0	Year 2 Age 46, 0	Year 3 Age 47, 0
Life Cover			
Benefit	\$500,000	\$500,000	\$500,000
Cost	\$200	\$200	\$200
Total & Permanent Disability			
Benefit	\$300,000	\$300,000	\$300,000
Cost	\$150	\$150	\$150
Trauma Cover			
Benefit	\$0	\$0	\$0
Cost	\$0	\$0	\$0
Income Protection			
Benefit	\$80,000	\$80,000	\$80,000
Cost	\$600	\$600	\$600

Summary

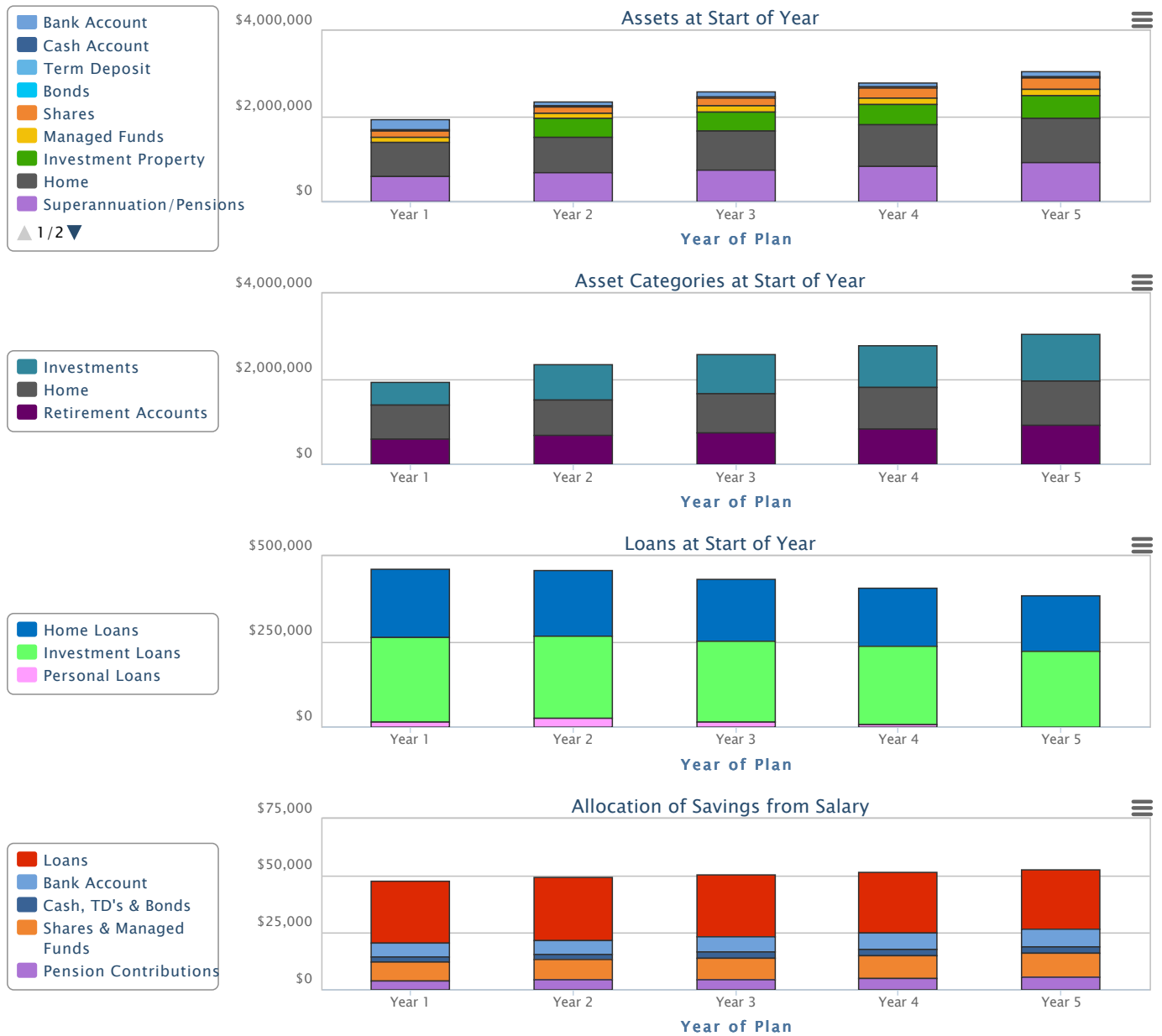
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Links to Services

Income from Salary	\$100K - \$250K	
Net Assets	\$500K - \$2M	
Purchase Real Estate in next year	Yes	
Sell Real Estate in next year		
Buy Term Deposits or Bonds		
Maturity Date for Term Deposits or Bonds		
Purchase Shares or Managed Funds	Yes	
Sell Shares or Managed Funds		
Personal Superannuation Contributions	Yes	
New Loans	Yes	
Refinanced Loans		
Insurance: Life Cover (John)	Yes	
Insurance: Total & Permanent Disability (John)	Yes	
Insurance: Trauma Cover (John)	Yes	
Insurance: Income Protection (John)	Yes	
Insurance: Life Cover (Mary)	Yes	
Insurance: Total & Permanent Disability (Mary)	Yes	
Insurance: Trauma Cover (Mary)		
Insurance: Income Protection (Mary)	Yes	

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Graphs



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