

Check your Plan Outcomes

Potts Plan (2018)

For the Period 2018 to 2048

Bob Potts and Jan Potts

Report Generated by Simon Simmons of Good Advice

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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Objectives and Plan Outcomes

Plan Objectives

My clients would like to save enough for their retirement so they can be a self-funded retiree with an income of \$150,000.

They would also like to upgrade their home in about 6 years and refurbish their Investment Property in Year 10.

Main Strategy

Save 20% of my Gross Salary to fund retirement and purchase my home.

They would also like to upgrade their home in about 6 years and refurbish their Investment Property in Year 10.

Savings Phase

Final outcome of your Savings Plan in Present Value

At the end of your 15 year savings plan, you will be 64 (Bob) and 64 (Jan) years old.

It is estimated that, in Net Present Value, your home will be worth \$733,208, your investments will be worth \$1,303,274 and your retirement funds will be worth \$1,526,488.

Your investments will be yielding a Real (After Inflation) Return of 3.08%.

Retirement Phase

Final outcome of your Retirement Plan in Present Value

At the end of your 15 year retirement plan, you will be 79 (Bob) and 79 (Jan) years old.

It is estimated that, in Net Present Value, your home will be worth \$1,302,008, your investments will be worth \$705,883 and your retirement funds will be worth \$700,855.

Your investments will be yielding a Real (After Inflation) Return of 4.68%.

General Comments

I have discussed insurance with Jan and she has decided to consider this option at our meeting.

They expect an inheritance of \$100,000 in 10-15 years. I have allocated this money for Year 15.

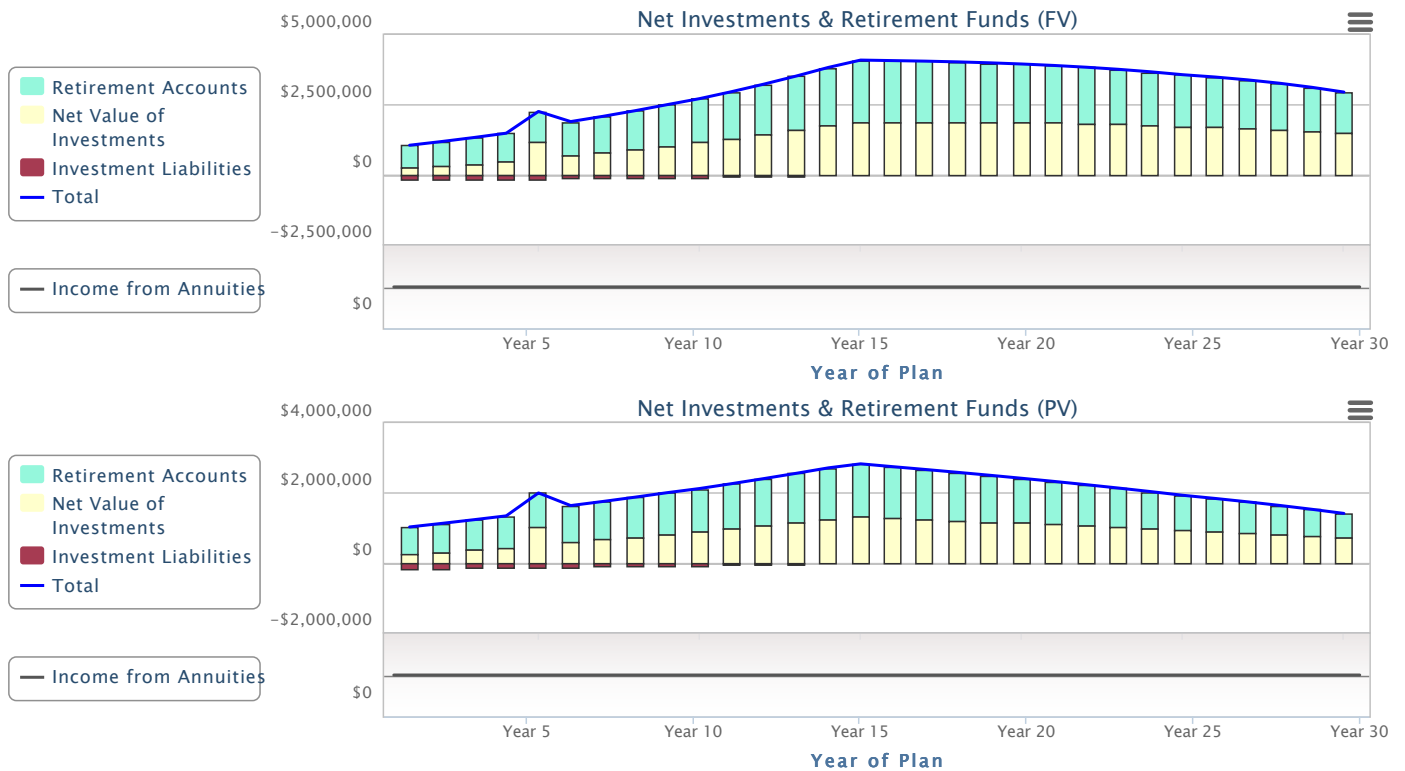
Milestones & Goals

The following milestones and goals are listed in the plan:

- 2018: Buying a car (Jan)
- 2023: Buying a house/unit (Joint)

Investment and Retirement Accounts

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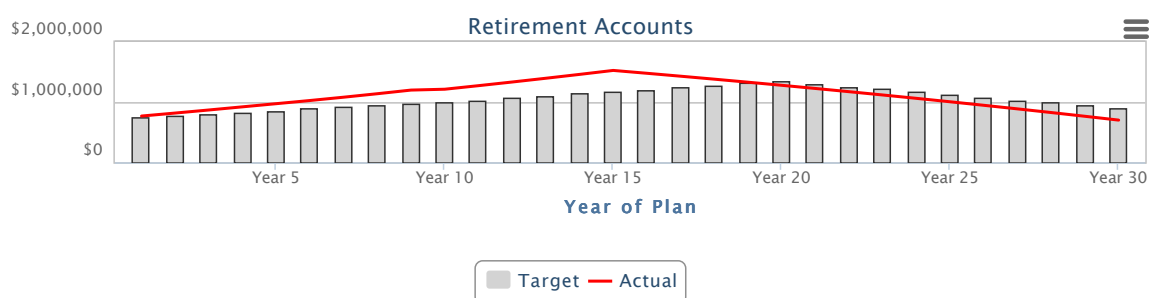
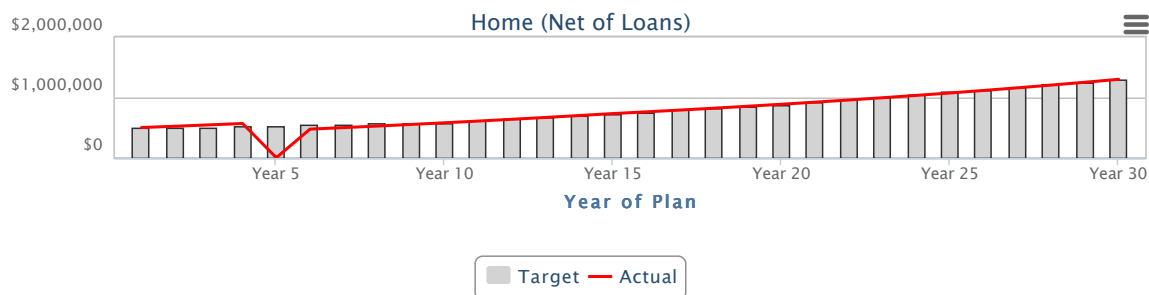
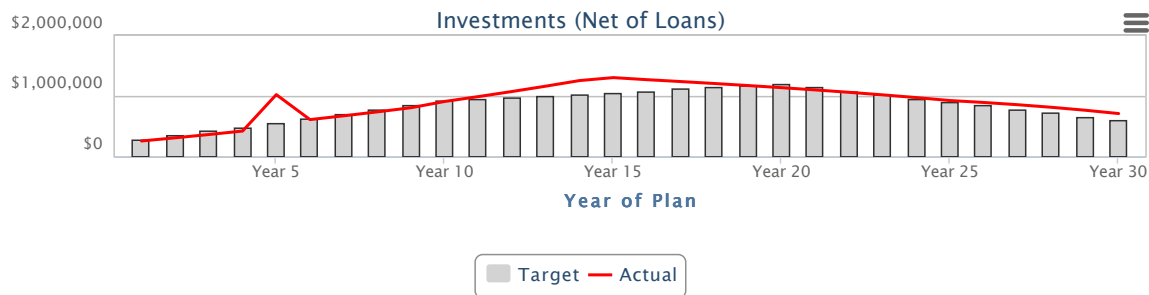


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1. Are you Financial Targets on Track?

Investment Targets - Graphs

All values are displayed in Present Value



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Investment Targets

All values are displayed in Present Value.

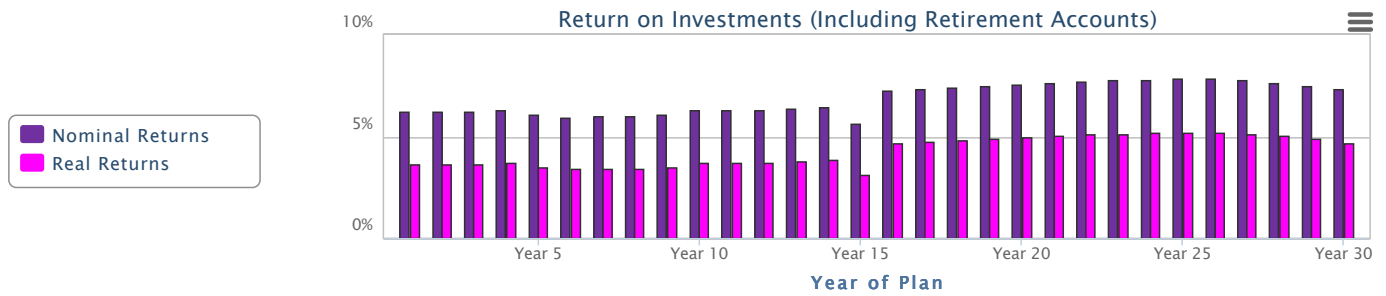
	Year 5	Year 10	Year 15	Year 20	Year 25	Year 30
Investments (Net of Loans)						
Target	\$557,000	\$914,000	\$1,057,000	\$1,200,000	\$900,000	\$600,000
Actual	\$1,020,657	\$907,071	\$1,303,274	\$1,136,024	\$922,121	\$705,883
Performance	\$463,657	-\$6,929	\$246,274	-\$63,976	\$22,121	\$105,883
Future Results						
Home (Net of Loans)						
Target	\$532,500	\$585,000	\$732,500	\$880,000	\$1,091,000	\$1,302,000
Actual	\$0	\$579,704	\$733,208	\$887,884	\$1,075,189	\$1,302,008
Performance	-\$532,500	-\$5,296	\$708	\$7,884	-\$15,811	\$8
Future Results						
Retirement Accounts						
Target	\$860,000	\$1,000,000	\$1,175,000	\$1,350,000	\$1,125,000	\$900,000
Actual	\$973,896	\$1,214,156	\$1,526,488	\$1,279,308	\$1,005,278	\$700,855
Performance	\$113,896	\$214,156	\$351,488	-\$70,692	-\$119,722	-\$199,145
Future Results						

2. Is your Debt Servicing Ratio too High?

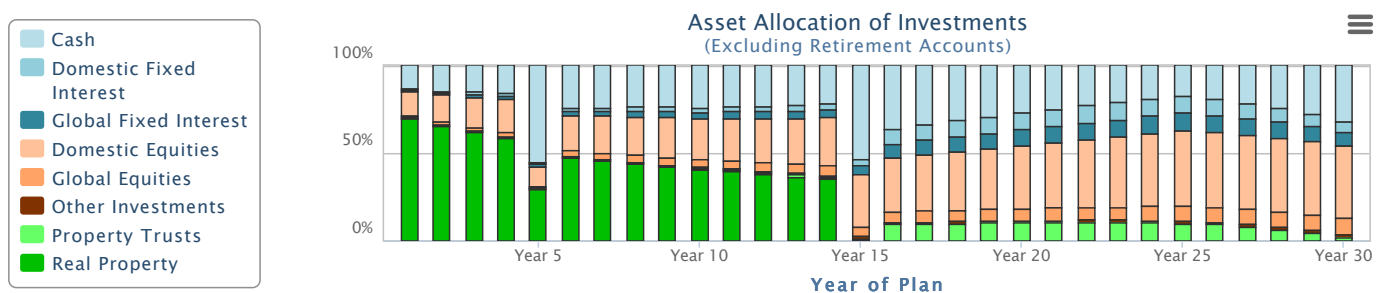
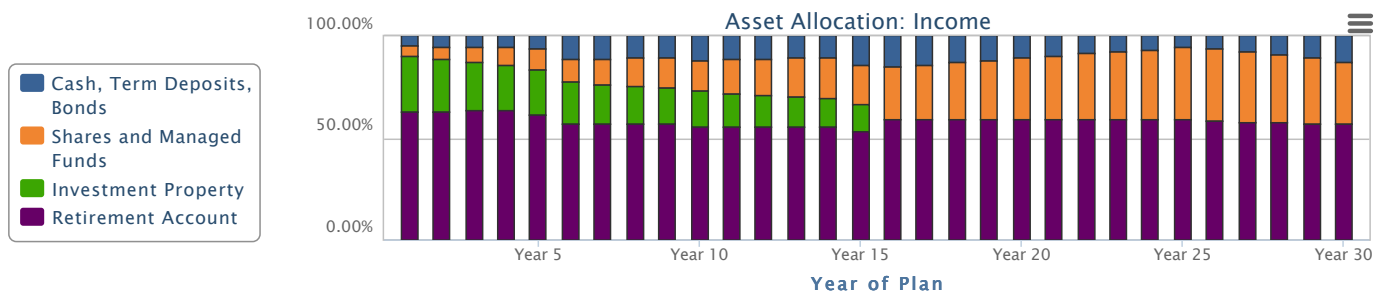
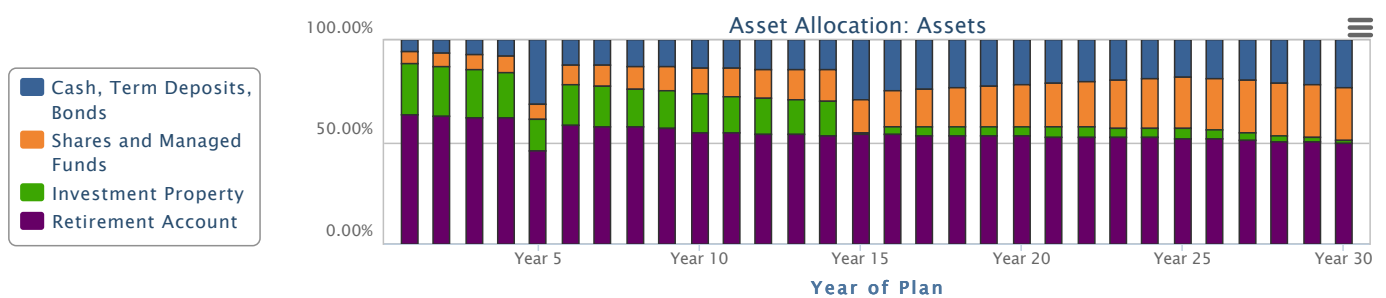


3. Do your Investment Returns reflect the risk/reward you want to achieve?

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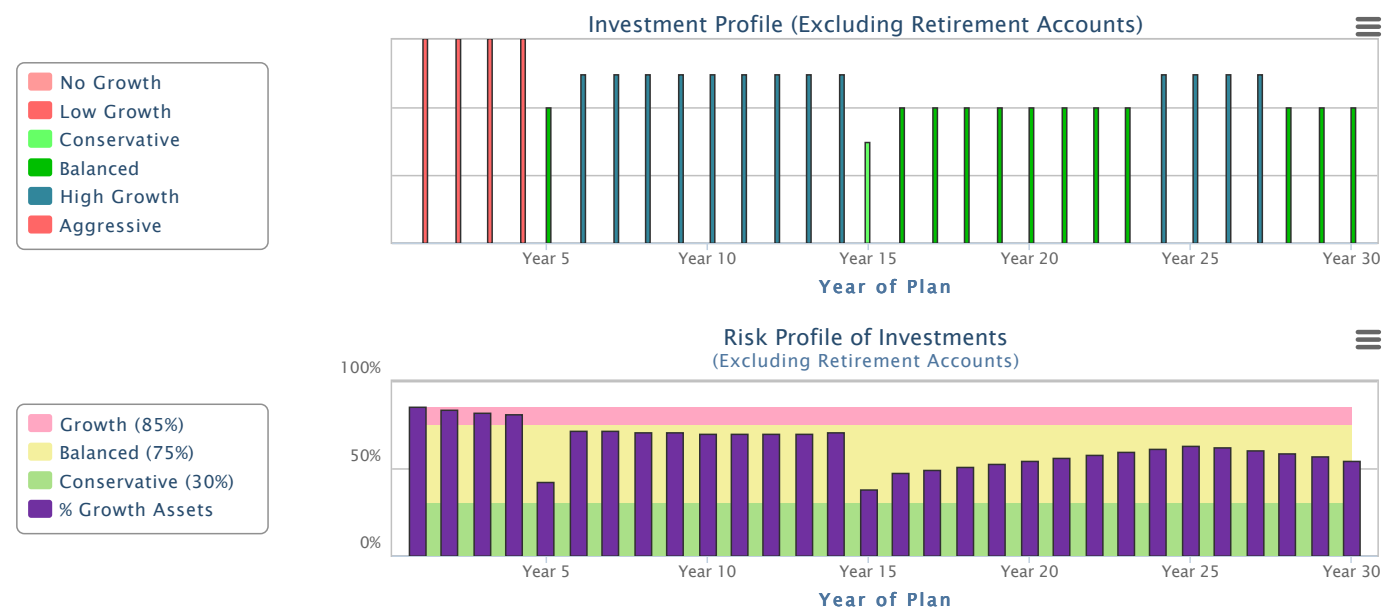
4. Are you relying too heavily on the one asset class, or do you need to rebalance your investment portfolio?



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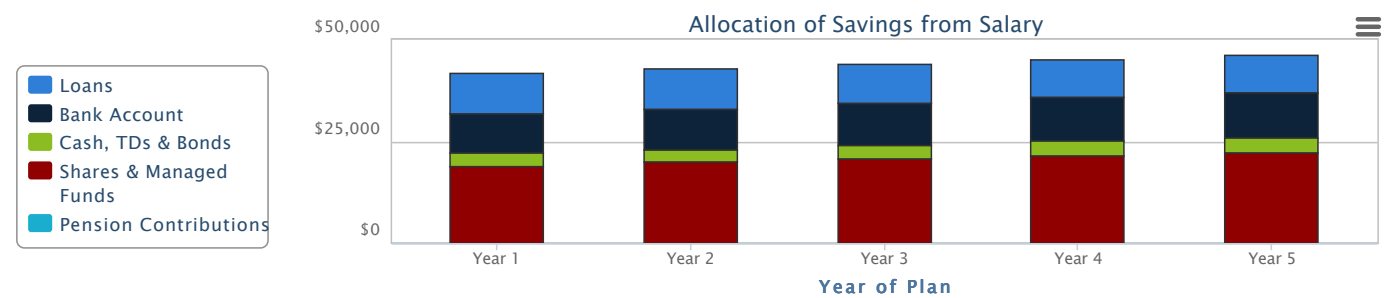
5. Does your Investment Profile for assets held outside superannuation, meet your risk tolerance?

Note: The Investment Profile is based on the percentage of assets held in Interest Earning Accounts. The profile names may not match those used by institutions selling managed products.



What you save for investing (Average for first 5 years)

Your Average Annual Salary is	\$300,000
Less Income Tax	\$88,160
Less Living Expenses	\$104,060
Less Personal Loans Repayments	\$1,091
Less Lifestyle Goals	\$8,000
Less Insurance Premiums	\$1,429
Allocation to Investment Plan (Home and Investments)	\$42,000
Unallocated Income in Reserve	\$55,260



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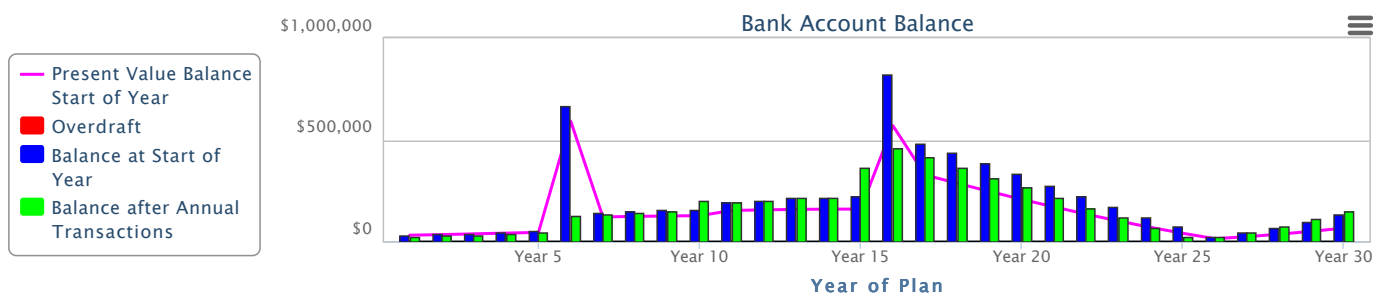
7. Do you have a realistic budget for Personal Living Expenses?

What you spend (Average for first 5 years)

Expense	Average Annual Amount Savings Phase	Average Annual Amount Retirement Phase
Commitments	\$12,000	\$12,000
Home	\$11,000	\$11,000
Utilities	\$9,060	\$9,100
Education	\$0	\$0
Health	\$7,400	\$7,400
Shopping	\$23,000	\$23,000
Transport	\$12,000	\$12,000
Entertainment	\$9,600	\$9,600
Other	\$0	\$5,900
Miscellaneous	\$20,000	\$20,000
Total	\$104,060	\$110,000

8. Is your Transaction (Bank) Account overdrawn?

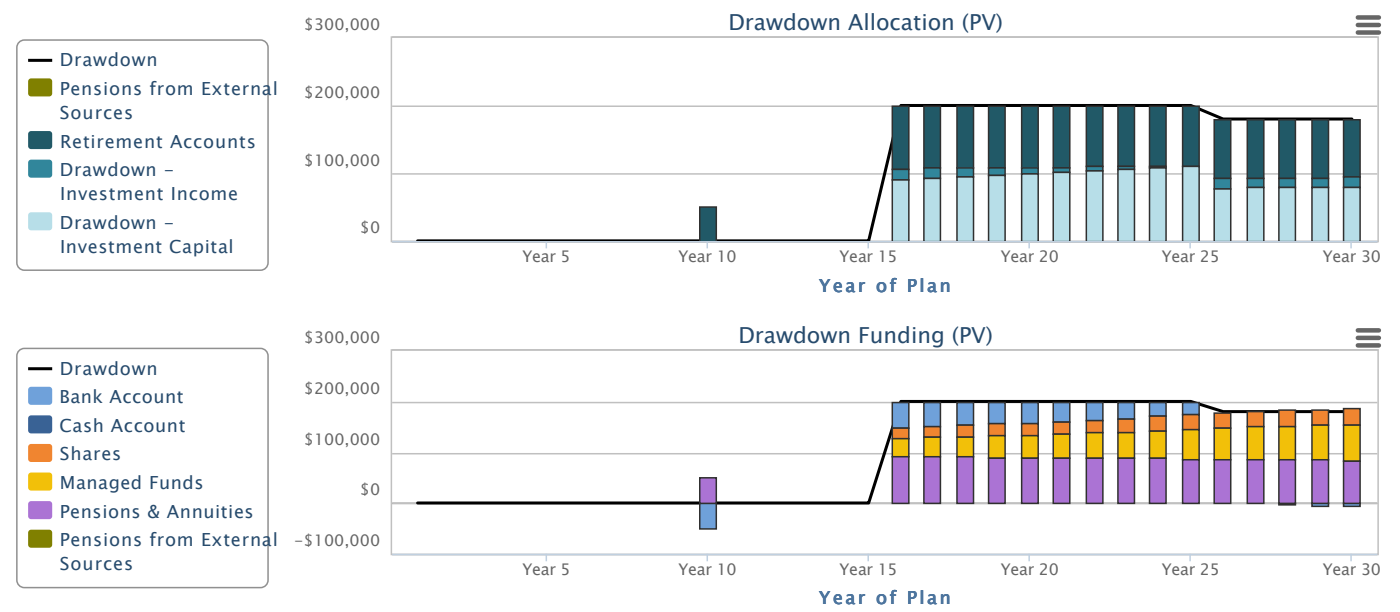
Bank Account - Balance Before and After Transactions



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9. In your nominated drawdown in retirement are you spending your investment capital or retirement funds too quickly?

NOTE: A Savings Plan will have no information.



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10. Is your insurance cover adequate?

Have you considered whether your current insurance will meet your financial requirements if you are you have a long-term illness or are permanently disabled so you can never work again. If you should die, have you made adequate provision for your loved one?

Insurance Cover and Cash Flows

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

Expenses and Investment Income

Item	Status		Year 1	Year 2	Year 3
Total Expenses	✓	Your plan has annual expenses of:	\$129,691	\$129,820	\$127,443
Investment Income	✓	Your plan has annual investment income of:	\$20,085	\$22,000	\$24,092
	⚠	Income less Expenses:	-\$109,606	-\$107,820	-\$103,351

Liquid Assets

Item	Status		Year 1	Year 2	Year 3
Liquid Assets	✓	Your plan has liquid assets of:	\$94,980	\$128,912	\$166,673

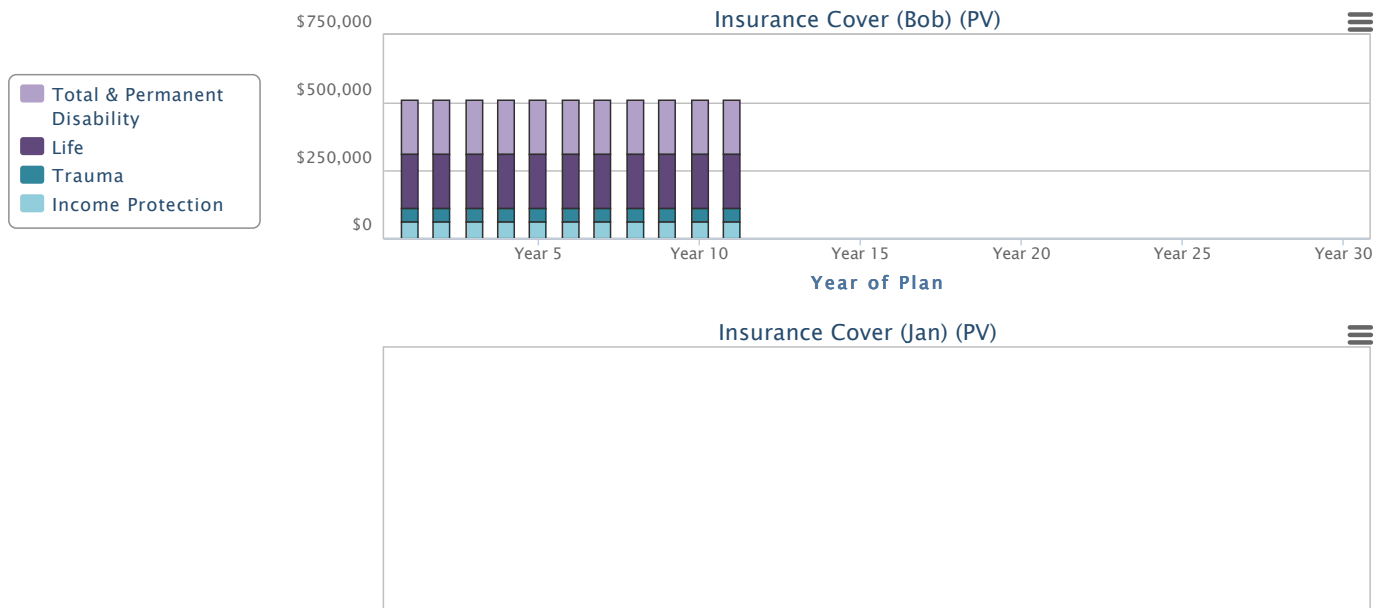
Insurance Cover - Bob Potts

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

Insurance Cover - Jan Potts

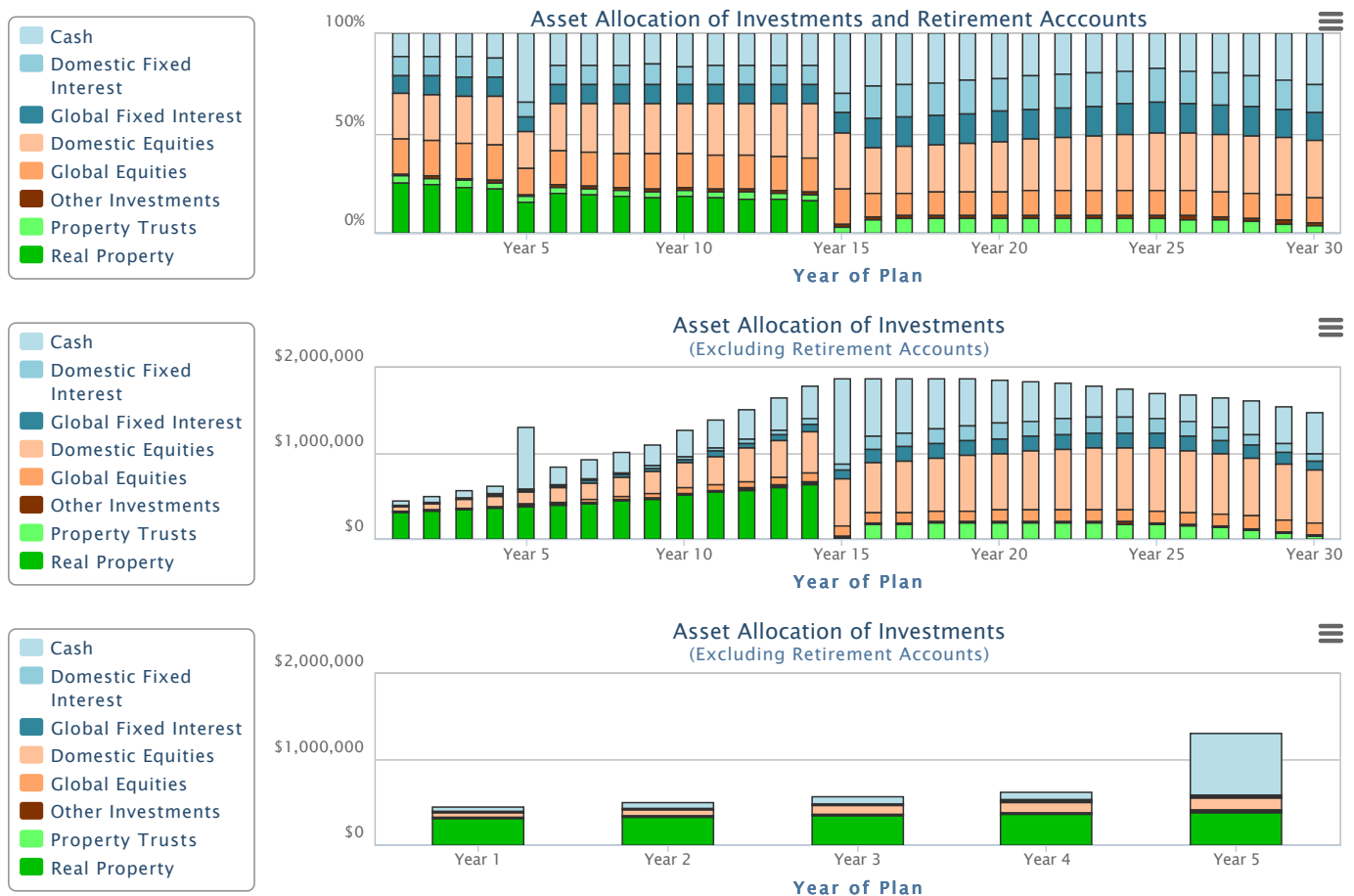
Item	Status		Year 1	Year 2	Year 3
Life	✗	Your plan has no life insurance.	\$0	\$0	\$0
Total & Permanent Disability	✗	Your plan has no total & permanent disability insurance.	\$0	\$0	\$0
Trauma	✗	Your plan has no trauma insurance.	\$0	\$0	\$0
Income Protection	✗	Your plan has no income protection insurance.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

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11. Is your Asset Allocation for Investments appropriate?

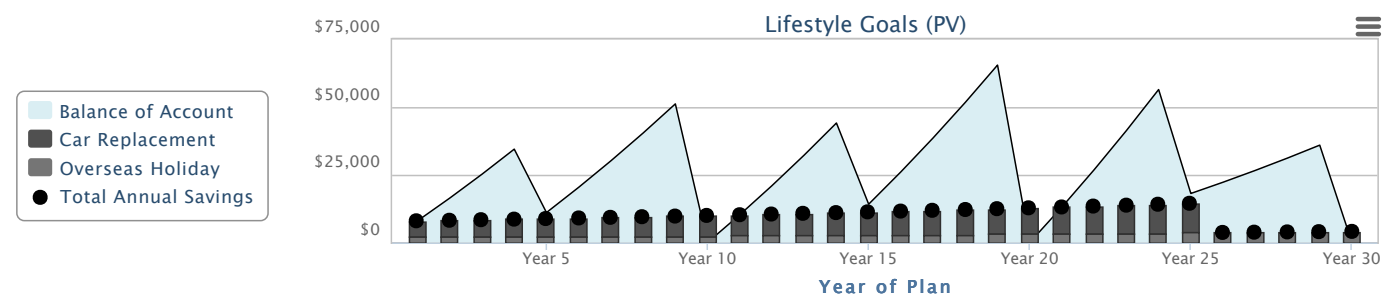
Have you considered what type of assets are most appropriate for your personal circumstances? Are you too over-weight in any one asset type? Do you have assets you can liquidate quickly in an emergency such as being unable to work for a significant time period?



12. Have you set aside funds to save for your Lifestyle Goals.

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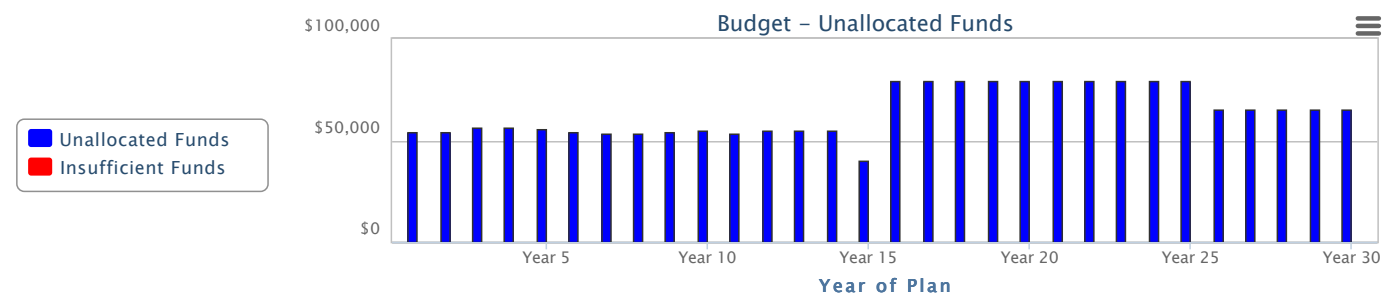
Planning to save for your future lifestyle goals such as buying a car or a having an expensive holiday ensures you have the money ready at the time of purchase. If you normally take out loans for these purchases, have you considered the interest costs and whether saving rather than borrowing is a better strategy for you? These graphs and tables display your planned savings.



Lifestyle Goals (PV)	2018	2019	2020	2021	2022
Age (Bob, Jan)	Age 50, 50	Age 51, 51	Age 52, 52	Age 53, 53	Age 54, 54
Balance at Start of Year	\$0	\$8,000	\$16,400	\$25,215	\$34,461
Savings	\$8,000	\$8,200	\$8,405	\$8,615	\$8,831
Car Replacement	\$6,000	\$6,150	\$6,304	\$6,461	\$6,623
Overseas Holiday	\$2,000	\$2,050	\$2,101	\$2,154	\$2,208
Purchases	\$0	\$0	\$0	\$0	\$33,114
Car Replacement	\$0	\$0	\$0	\$0	\$33,114
Overseas Holiday	\$0	\$0	\$0	\$0	\$0
Balance at End of Year	\$8,000	\$16,400	\$25,215	\$34,461	\$11,038

13. Do you have sufficient funds in your Budget to pay for personal expenses?

Budget - Unallocated Funds



14. Are you Modulators activated, if required?

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Area	Status	
Income	✗	Income Modulators are off
Capital Growth	✗	Capital Growth Modulators are off
Loans	✗	Loan Modulators are off
Historical Data	✗	Historical Data is not used

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Cash Flow Summary

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

Savings Phase	Year 1	Year 2	Year 3	Year 4	Year 5
Future Value	2018	2019	2020	2021	2022
Age (Bob, Jan)	Age 50, 50	Age 51, 51	Age 52, 52	Age 53, 53	Age 54, 54
Income					
Salary					
Jan's Salary	\$140,000	\$143,500	\$147,088	\$150,765	\$154,534
Bob's Salary	\$160,000	\$164,000	\$168,100	\$172,303	\$176,610
Pension Income					
Drawdown: Bob's Super	\$0	\$0	\$0	\$0	\$0
Drawdown: Jan's Super	\$0	\$0	\$0	\$0	\$0
Drawdown: Bob's Old Super	\$0	\$0	\$0	\$0	\$0
Drawdown: Com Pensions	\$0	\$0	\$0	\$0	\$0
External Pension: Means Tested	\$0	\$0	\$0	\$0	\$0
Investment Income					
Bank Account	\$1,544	\$1,802	\$2,065	\$2,332	\$2,600
Emergency Cash	\$971	\$1,161	\$1,365	\$1,584	\$1,819
Jan's Shares	\$2,259	\$2,776	\$3,358	\$4,015	\$4,754
Jan's Managed Funds	\$238	\$680	\$1,185	\$1,756	\$2,403
Property Trust	\$0	\$0	\$0	\$0	\$0
Bond Trust	\$0	\$0	\$0	\$0	\$0
Investment Property 1	\$12,500	\$12,812	\$13,132	\$13,461	\$13,797
Home 1	\$0	\$0	\$0	\$0	\$0
New House	\$0	\$0	\$0	\$0	\$0
Other Income					
One-off Receipts	\$0	\$0	\$0	\$0	\$0
Total Income	\$317,512	\$326,731	\$336,293	\$346,216	\$356,518
Expenditure					
Lifestyle Expenditure					
Living Expenses	\$104,000	\$106,600	\$109,370	\$112,104	\$114,907
Lifestyle Goals	\$8,000	\$8,200	\$8,405	\$8,615	\$8,831
Personal Loans	\$2,762	\$2,762	\$0	\$0	\$0

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Savings Phase	Year 1	Year 2	Year 3	Year 4	Year 5
Future Value	2018	2019	2020	2021	2022
Age (Bob, Jan)	Age 50, 50	Age 51, 51	Age 52, 52	Age 53, 53	Age 54, 54
Credit Cards	\$0	\$0	\$0	\$0	\$0
Insurance	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Investment Expenditure					
Bank Account Fees & Interest	\$0	\$0	\$0	\$0	\$0
Loan Payments: Investment Property 1 [Loan]	\$20,634	\$20,694	\$20,756	\$20,819	\$20,884
Loan Payments: Home 1 [Loan]	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122
Loan Payments: New House [Loan]	\$0	\$0	\$0	\$0	\$0
One Off Expenses	\$0	\$0	\$0	\$0	\$0
Superannuation Contributions					
Personal Pre-Tax Contributions: Bob's Super	\$5,000	\$5,125	\$5,253	\$5,384	\$5,519
Tax Payments					
Total Tax Due (Bob)	\$45,705	\$47,314	\$48,975	\$50,690	\$52,461
Total Tax Due (Jan)	\$43,115	\$44,474	\$45,892	\$47,374	\$48,923
Total Expenditure	\$232,839	\$238,791	\$242,274	\$248,609	\$255,147
Surplus / (Deficit)	\$84,674	\$87,940	\$94,019	\$97,606	\$101,372
Bank Account Balance (End of Year)	\$33,729	\$38,557	\$43,448	\$48,360	\$669,753
Budget: Unallocated Funds	\$54,257	\$55,363	\$59,154	\$60,314	\$61,504

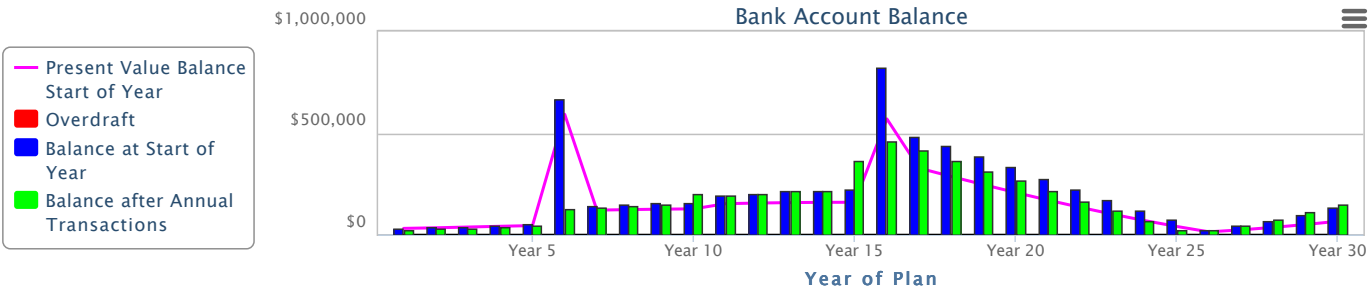
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Accounts - Assets, Loans and Retirement Accounts

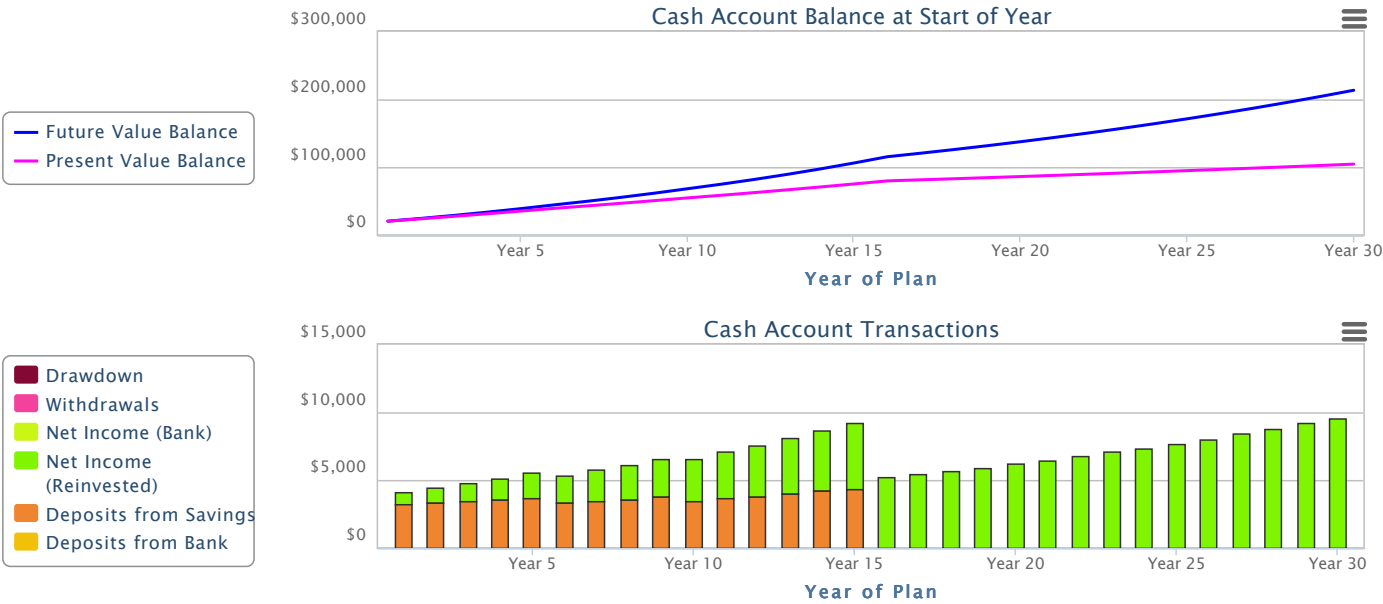
This section lists every account in your plan.

Assets

Bank Account - Balance Before and After Transactions

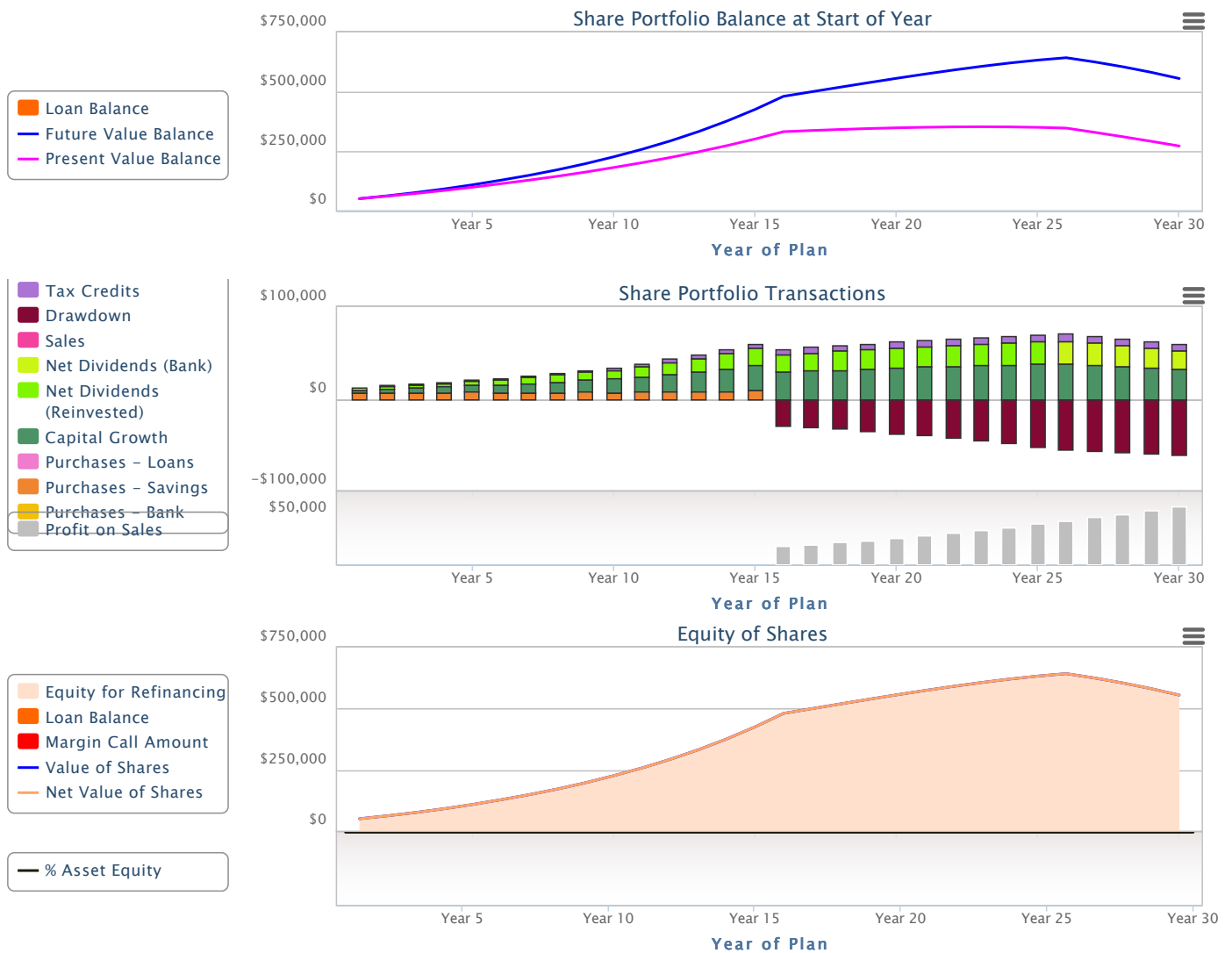


Emergency Cash

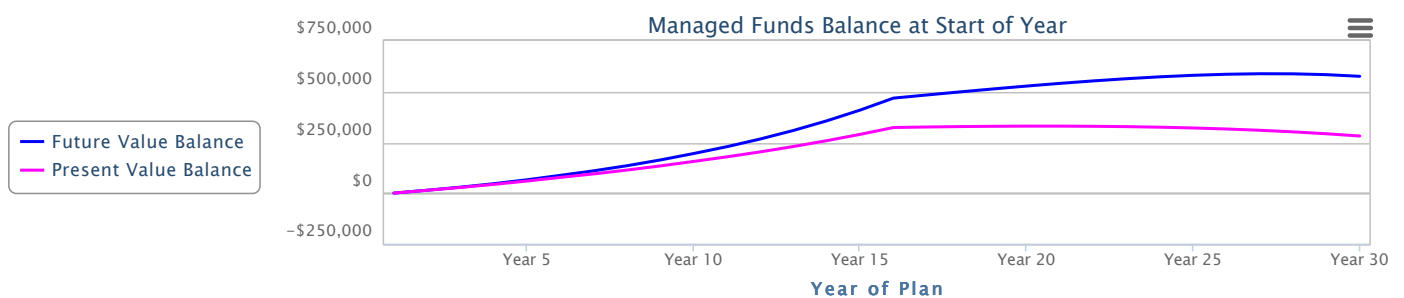


Jan's Shares

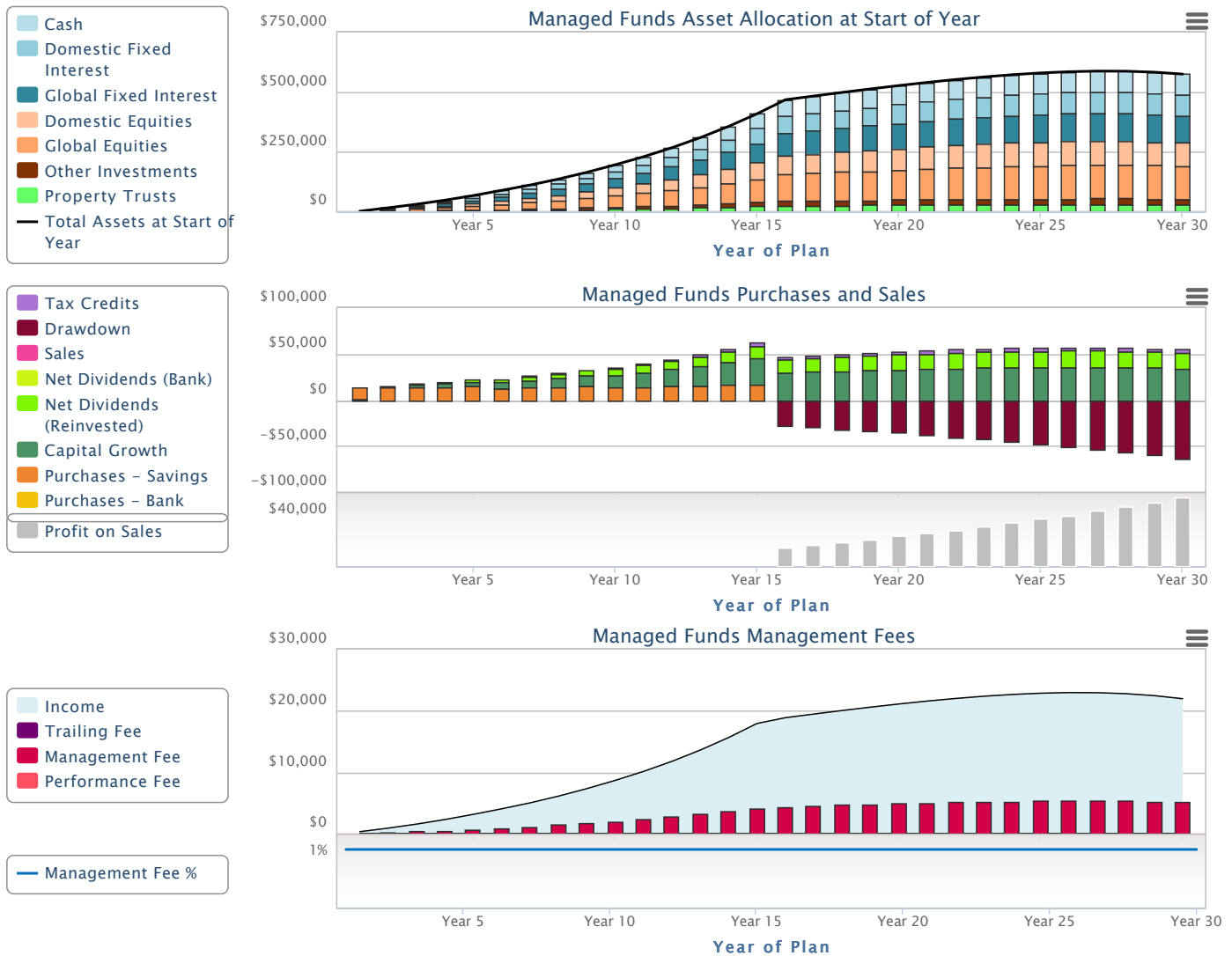
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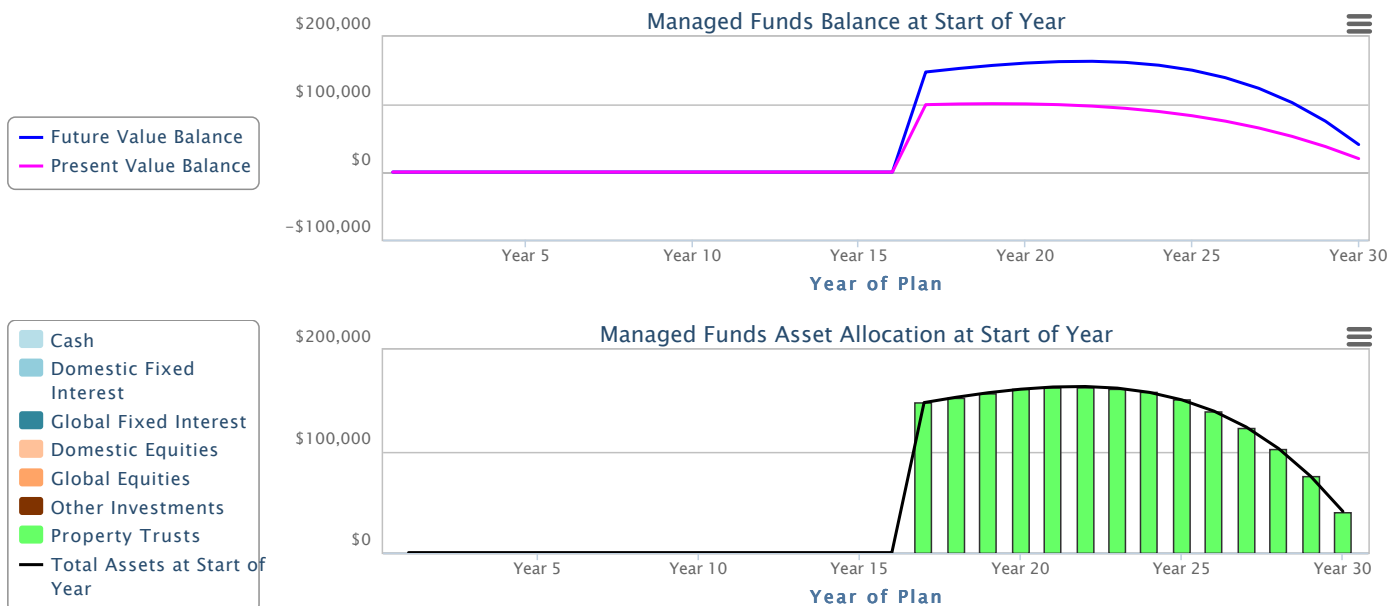
Jan's Managed Funds



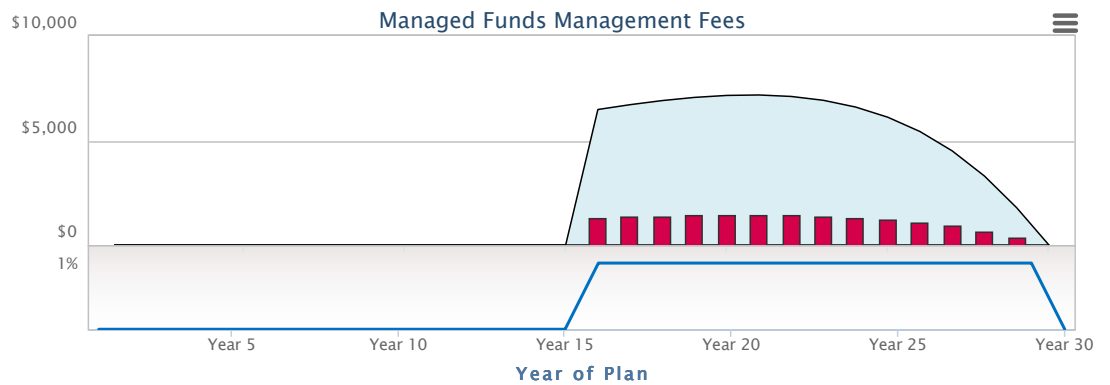
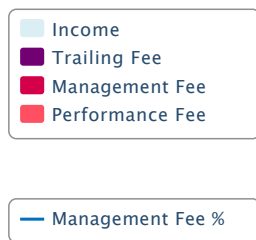
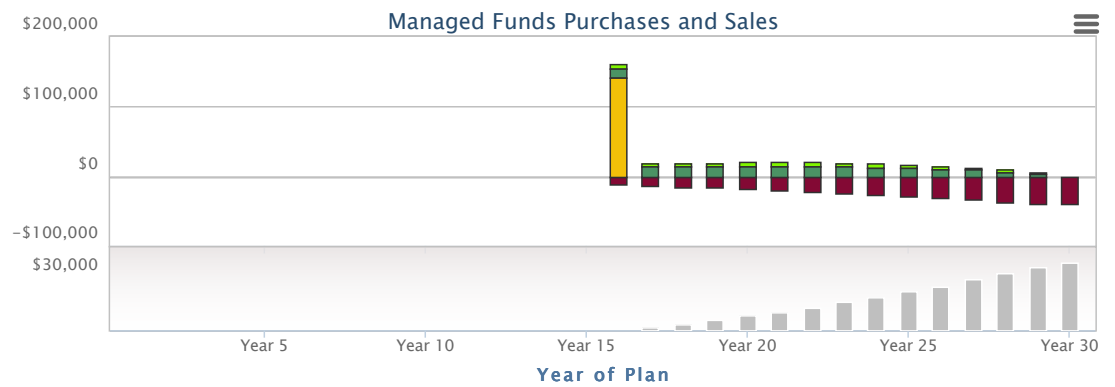
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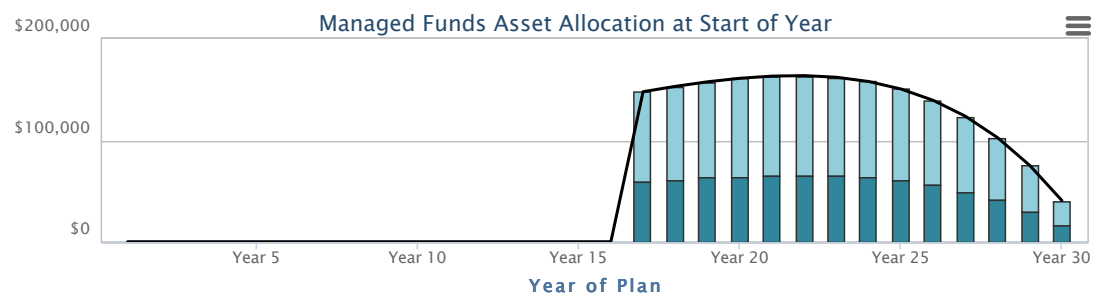
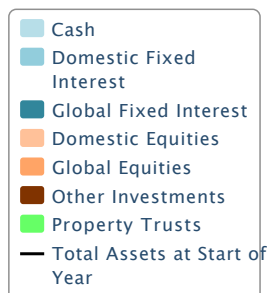
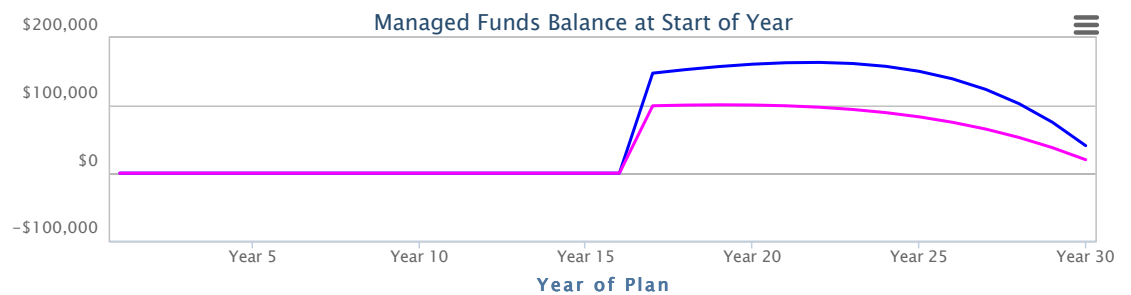
Property Trust



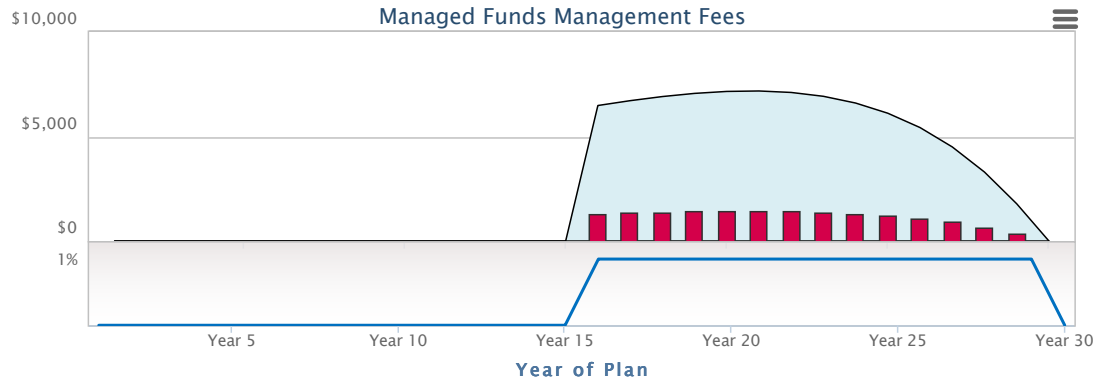
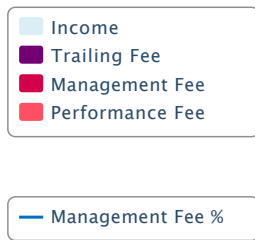
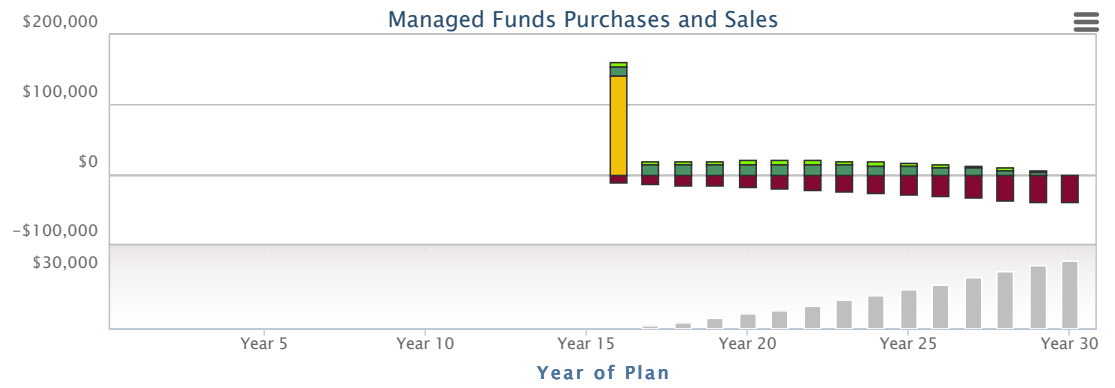
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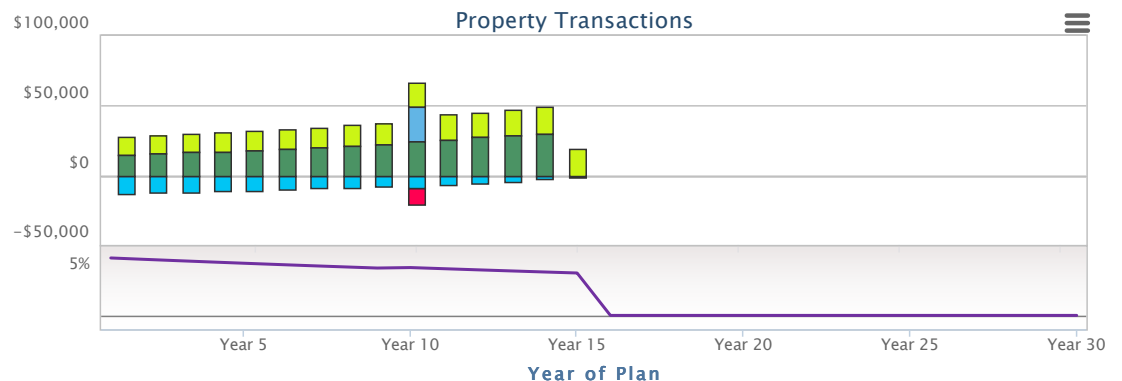
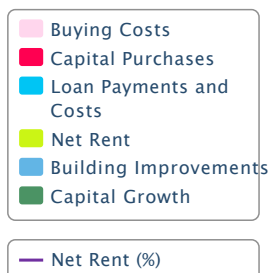
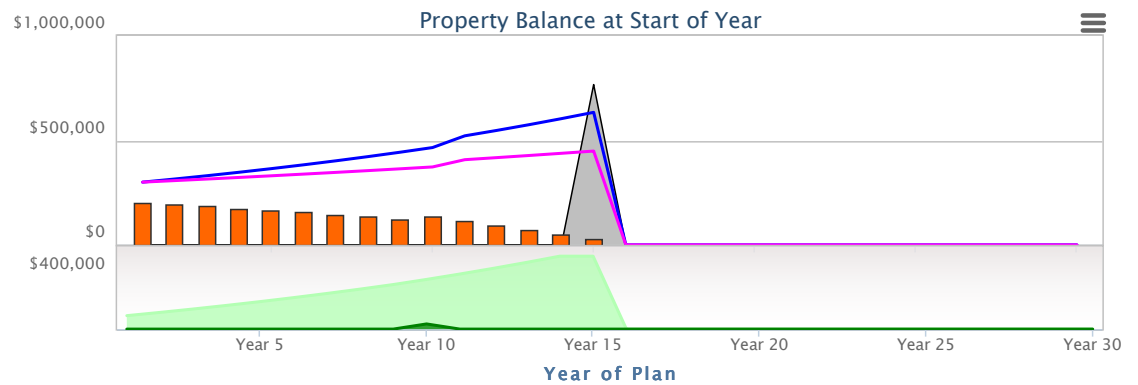
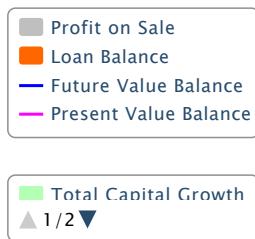
Bond Trust



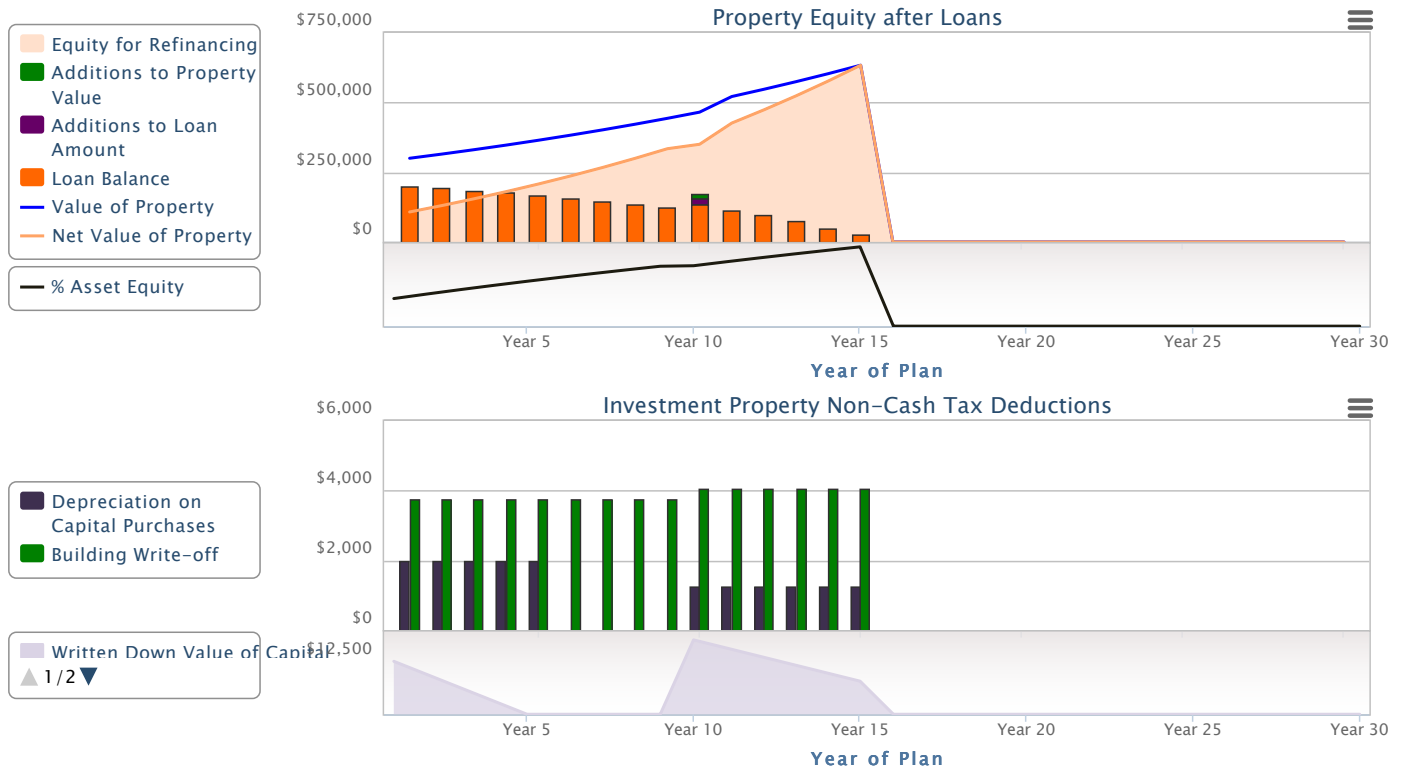
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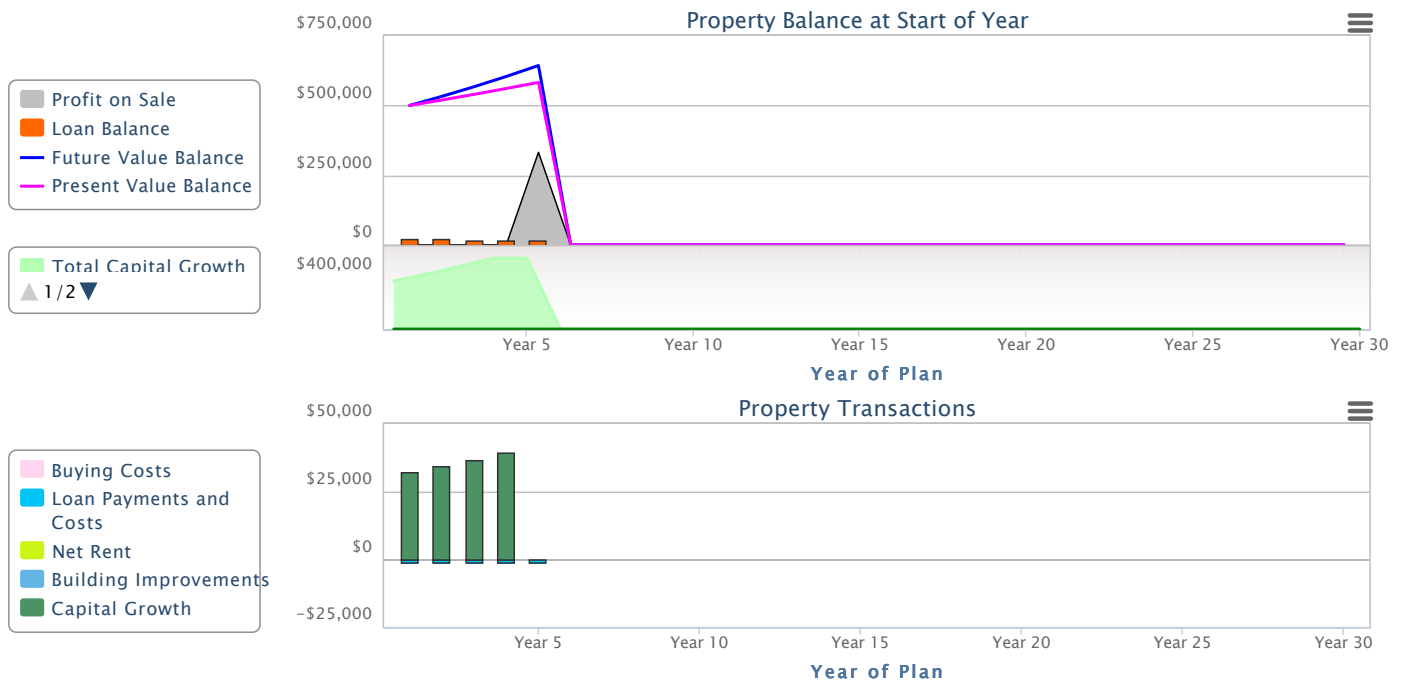
Investment Property 1



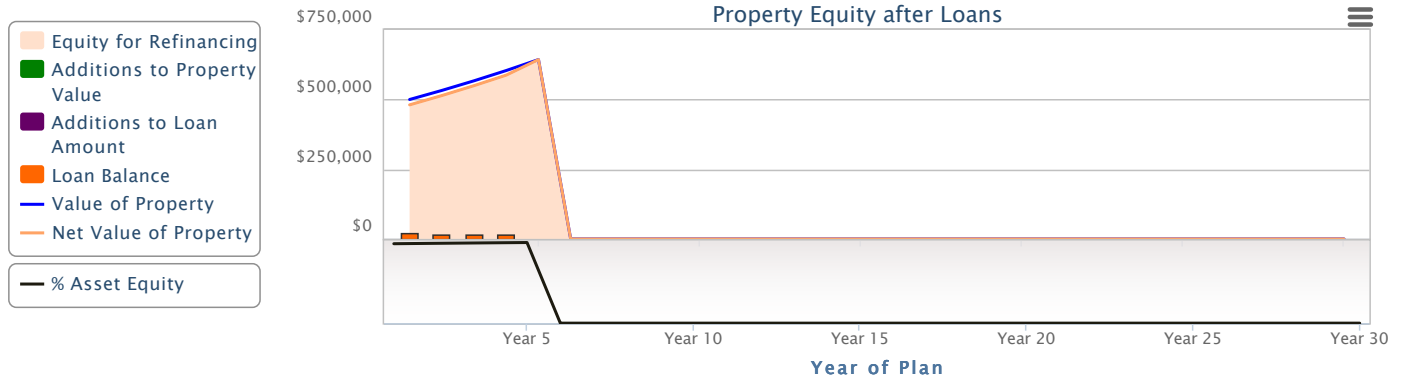
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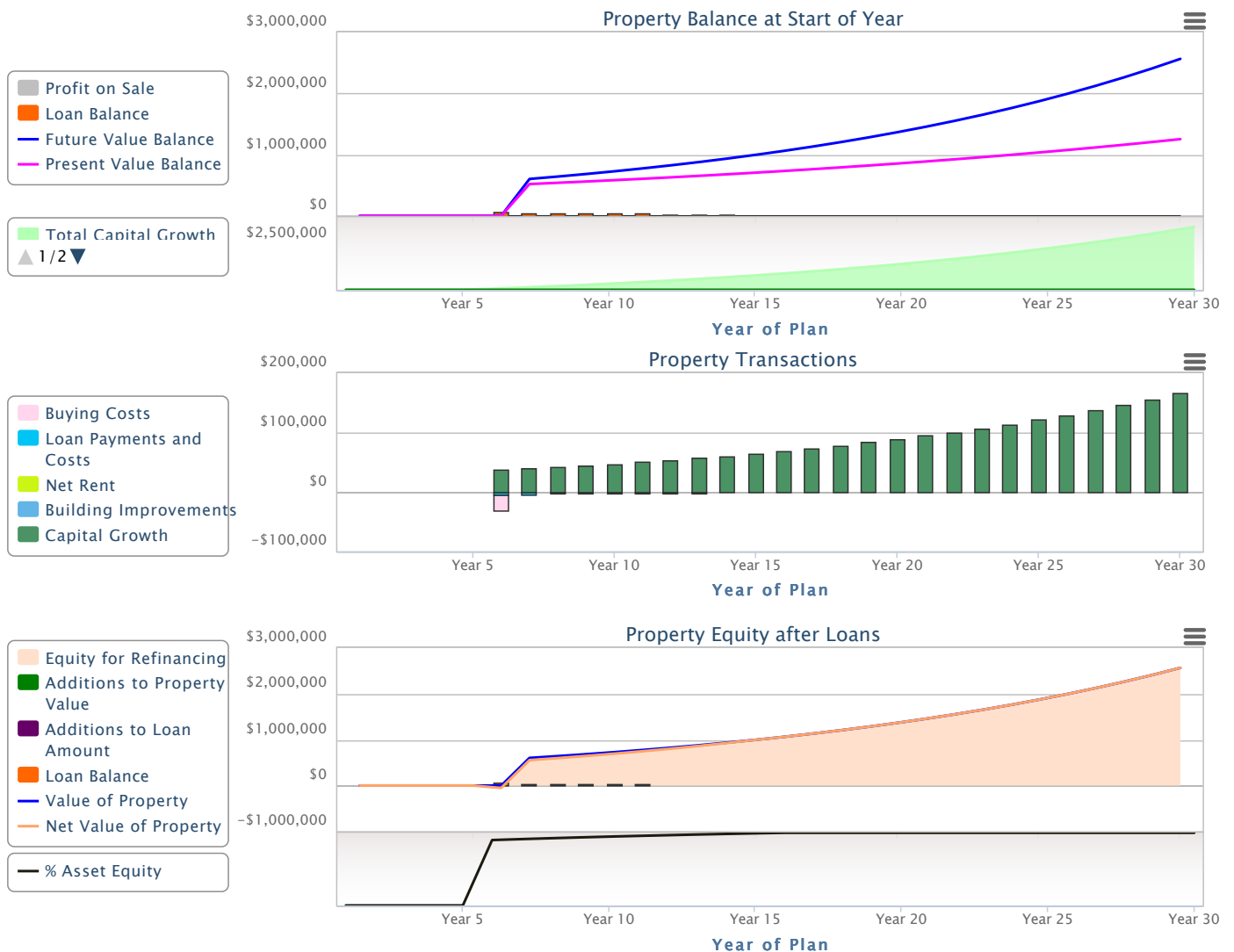
Home 1



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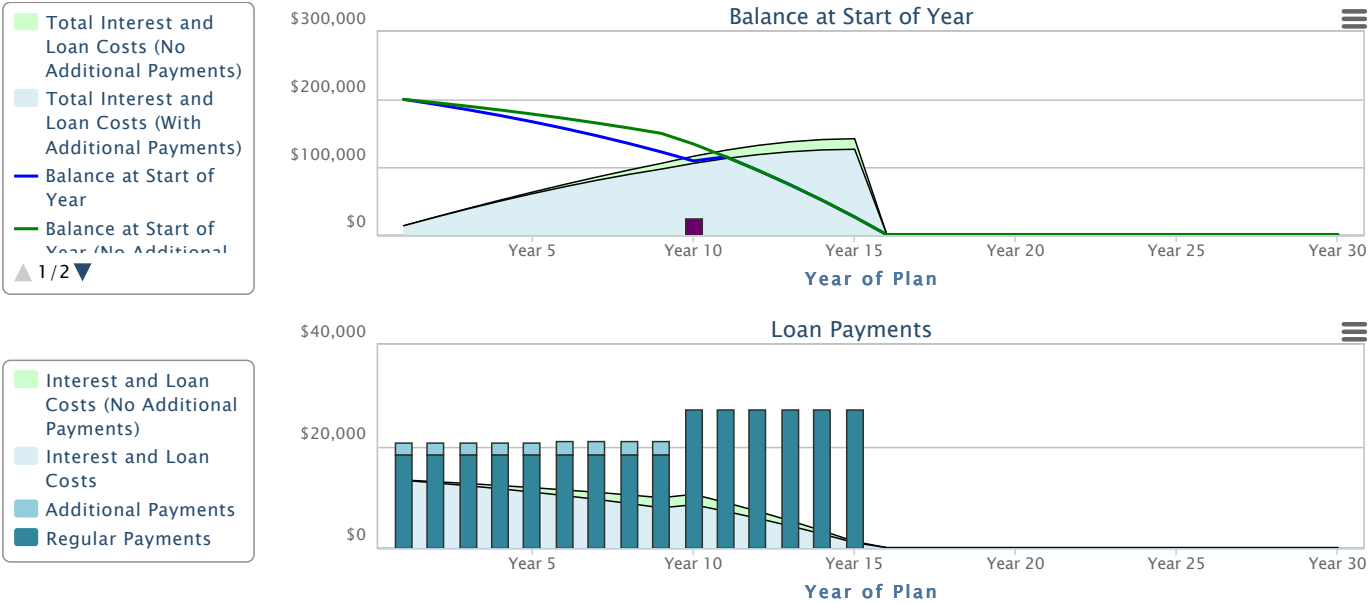
New House



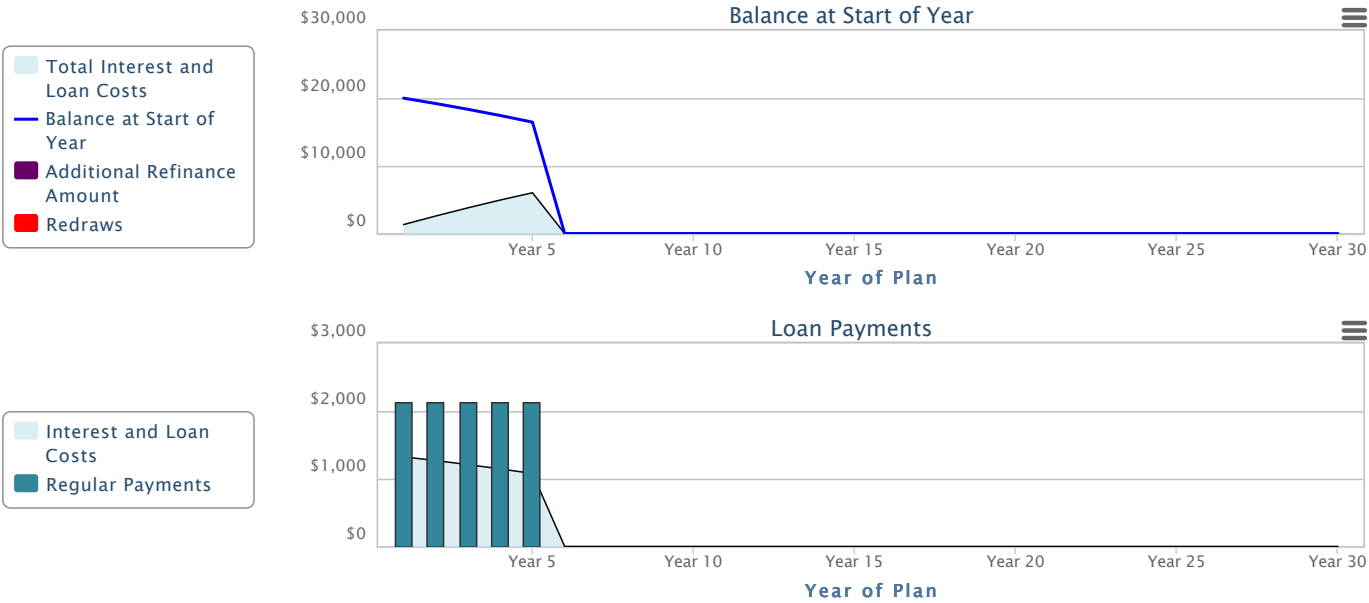
Loans

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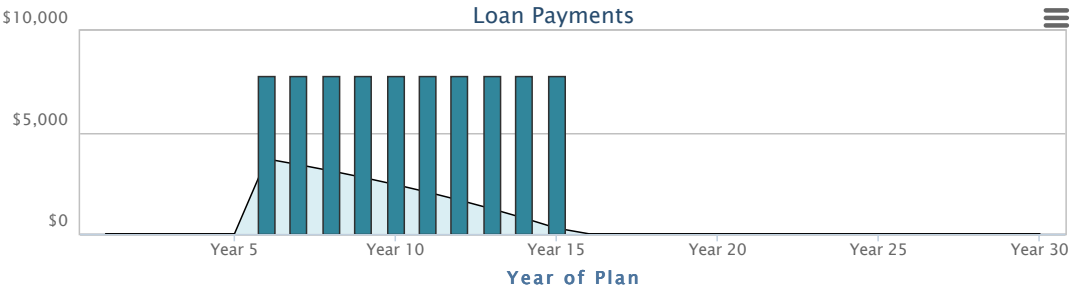
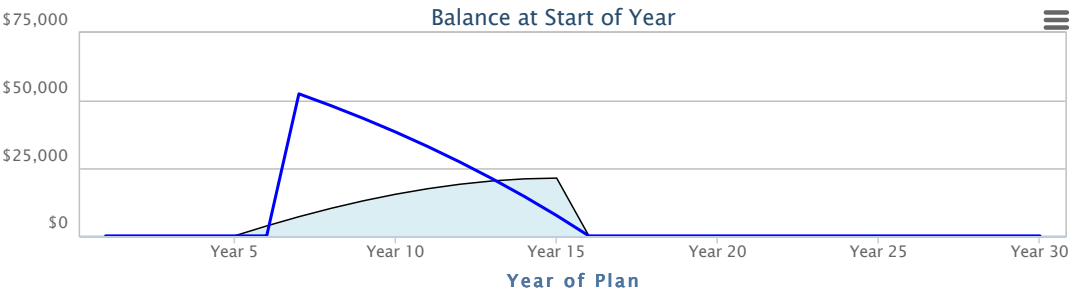
Investment Property 1 [Loan]



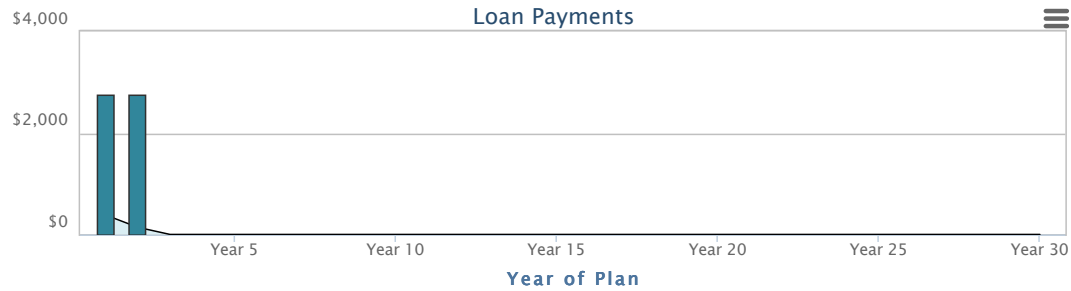
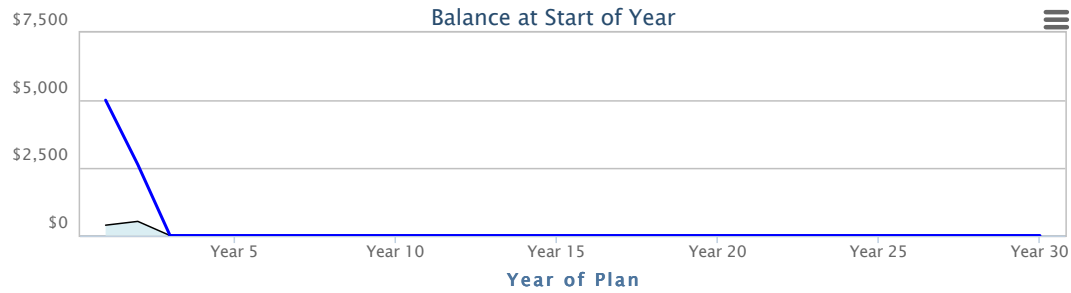
Home 1 [Loan]



New House [Loan]



Car Loan



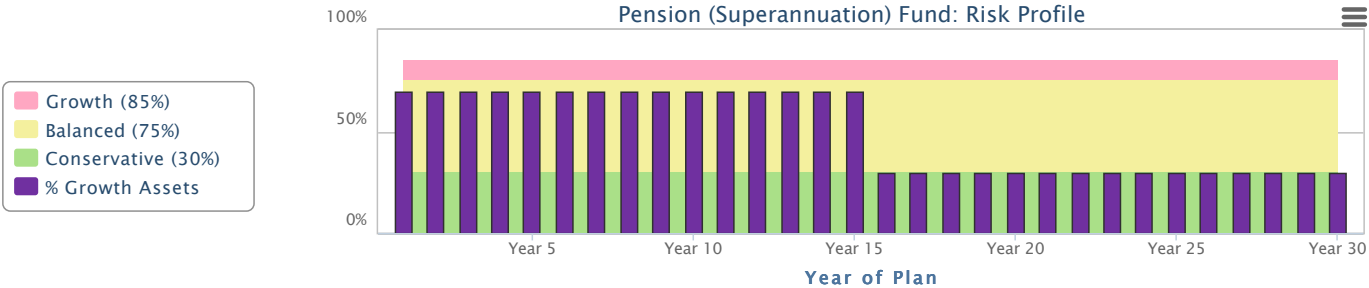
Retirement Accounts

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Bob's Super (Bob)

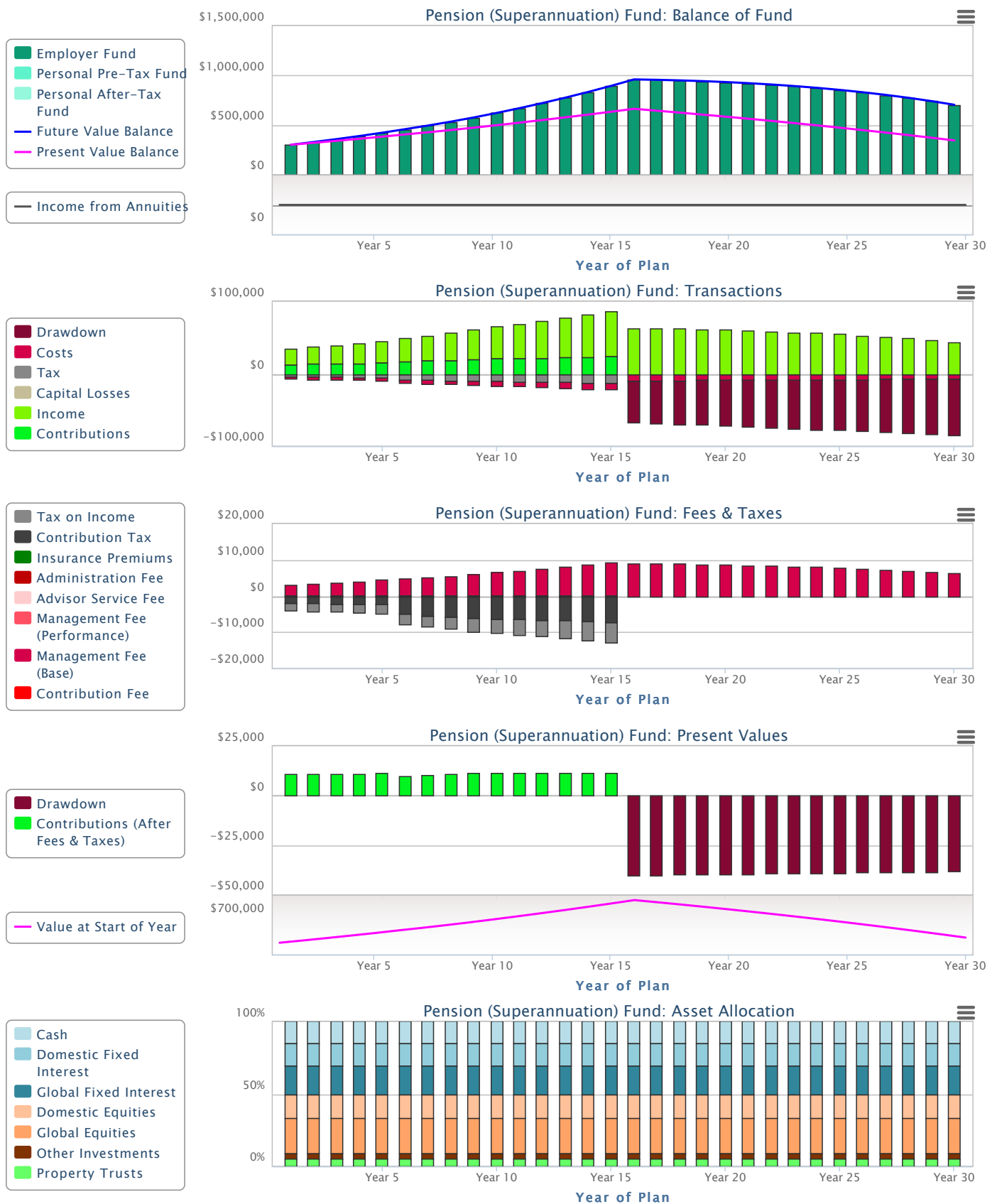


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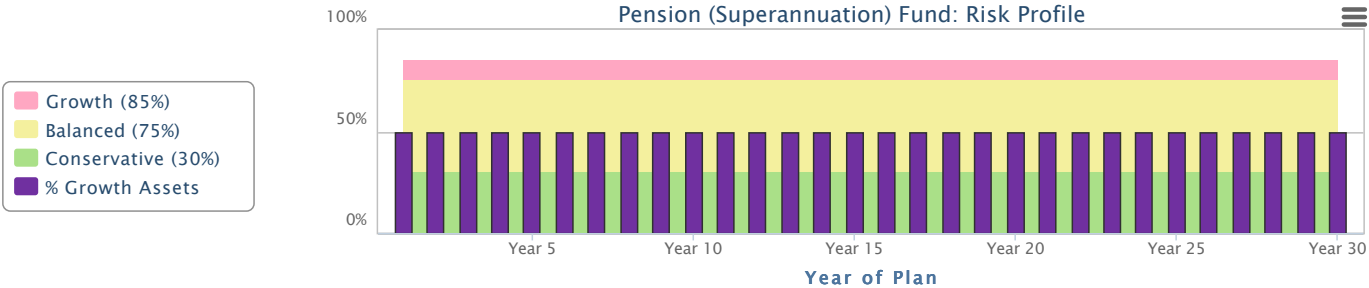


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Jan's Super (Jan)

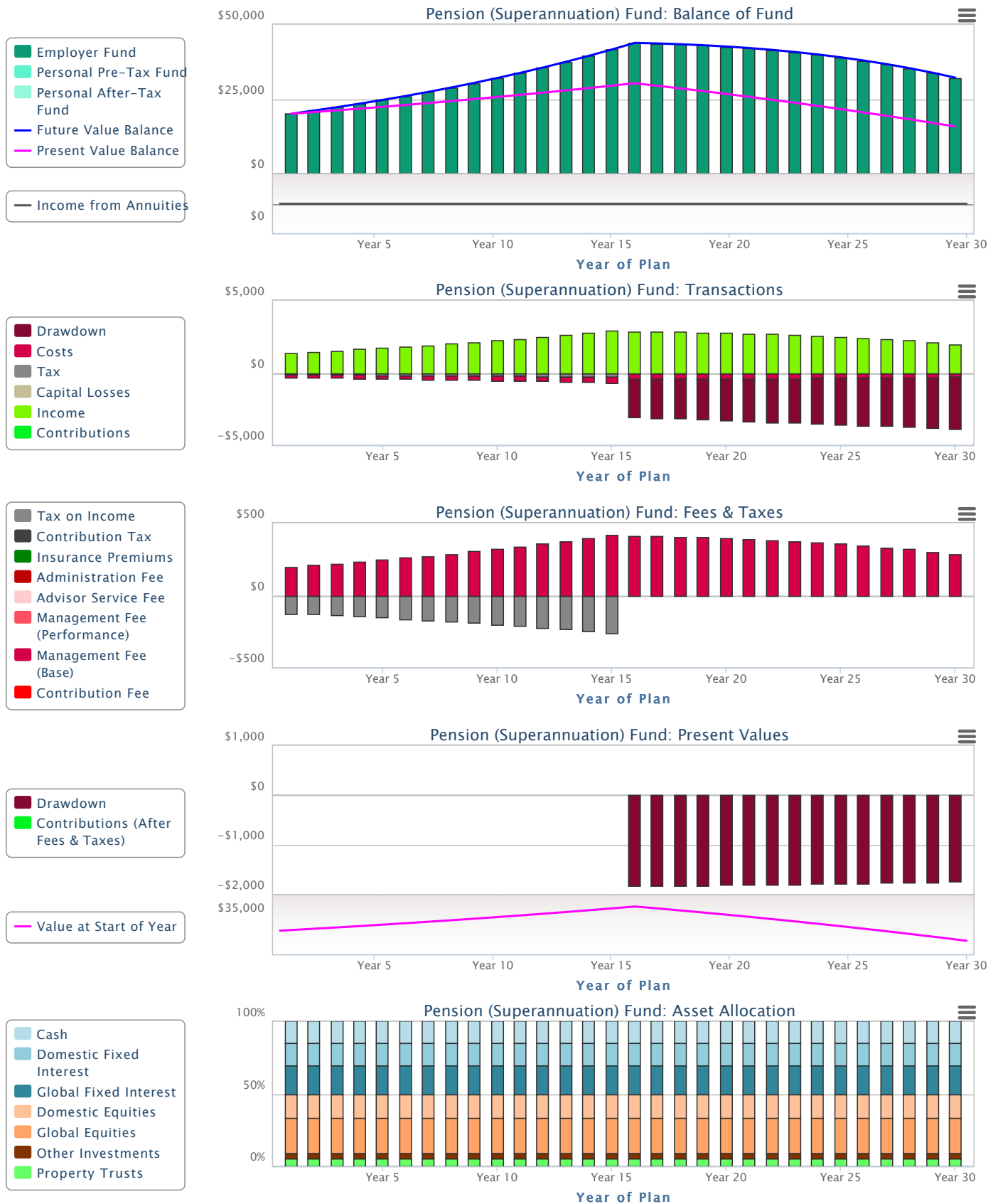


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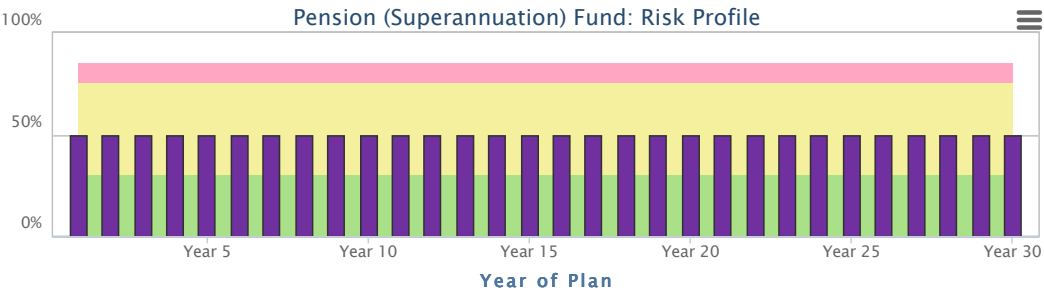
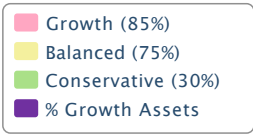


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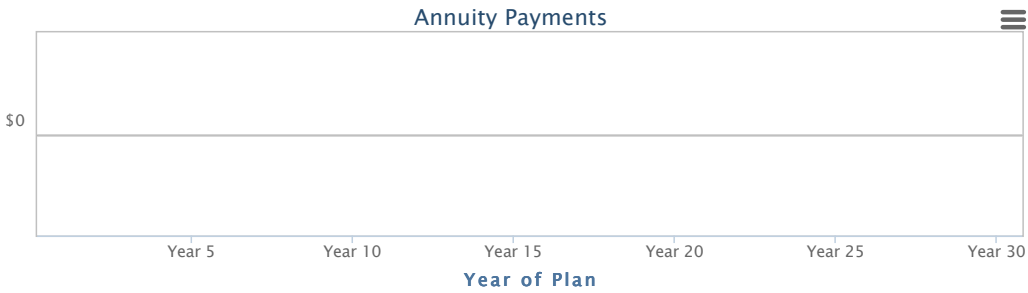
Bob's Old Super (Bob)



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Com Pensions



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