

# ARE YOU IN YOUR THIRTIES OR FORTIES?



**EVOLUTION**  
BUSINESS + PERSONAL ADVISERS

# THE VALUE OF A FINANCIAL PLAN

During your 30s and early 40s the importance of having a financial plan cannot be understated. Having a comprehensive plan in place will allow you to:

- Manage your money better
- Develop achievable goals
- Receive direction and guidance
- Feel more secure and comfortable
- Achieve your goals sooner
- Focus your time where it is best spent – your family and career





# HOW DO I START?

**At Evolution, starting to plan is easy as our advisers offer an obligation free chat about your situation over a complimentary coffee in our office.**

We can assist you establishing goals and setting a course to achieving them.

Because we understand you may have a busy schedule at this point in your life, we are happy to cater by travelling to your work or residence if preferred.

And of course, any subsequent fees will be disclosed to you and agreed by you before we proceed with the related work.



**Many people do not even think about accessing financial advice until they have accumulated assets and are approaching retirement but a financial plan is about much more than that.**

# KEY ISSUES FOR ACCUMULATORS

## ACQUIRING MY FIRST HOME

Buying your first home is a big step as you are likely to be paying it off for many years ahead. We can assist you during this process with:

- Comparing renting vs buying
- Saving for a deposit
- Calculating how much you can borrow
- Comparing available lenders
- Structuring your loan appropriately
- Avoiding mortgage insurance

## I ALREADY HAVE A LOAN


If you have already purchased a home, we understand that a large part of your income will be directed towards loan repayments. In order to produce the best long term outcome for you, we can assist you with answering the following questions you may be asking yourself:

- Should I pay more off my loan, invest or contribute more to super?
- How does my interest rate compare?
- Should I fix my interest rate
- How will I afford my loan repayments if I can't work due to injury, illness or death?
- Can I borrow more?
- How does property compare to other investments?
- How can I free up more cashflow?
- Where do I want to be in 5 years?

## MANAGING MY MONEY

At this stage in your life we understand that there is not often much of your income left over after making living expenses, loan repayments and paying for your children's education. Money management is key and will open your eyes to where your money is going and allow you to make smarter decisions going forward. Our money management advice includes:

- Calculating current expenses
- Creating a household budget
- Developing achievable savings goals
- Structuring bank accounts to automate repayments
- Establishing regular savings plans
- Controlling credit cards and other debt
- Providing accountability and regular reviews




**While property can fall in value, your own home can be a good investment as it is usually not subject to Capital Gains Tax if you sell it.**

## REDUCING MY TAX

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Being a joint Accounting and Financial Planning firm, Evolution is in a unique position to provide you with tax advice at every stage of your life. For accumulators, we don't just focus on strategies to reduce your tax now, but also making decisions which will minimise your tax in years to come such as:

- Increasing superannuation contributions
- Income splitting
- Purchasing tax effective investments
- Maximising deductible debt
- Structuring assets tax-effectively
- Avoiding unnecessary tax on superannuation and insurance proceeds



NEW  
HOUSE

## INSURING THE FUTURE OF ME & MY FAMILY

Most people know the benefits of insuring their car, home and other possessions, but few people understand the financial impact of suffering an injury, illness or death. At Evolution, we can assist you with:

- Understanding the potential financial consequences of an injury, illness or death
- Comparing different insurance policies
- Choosing the right mix of insurance policies for your situation
- Whether to pay for insurance using your superannuation
- Reviewing insurance policies to ensure they remain appropriate

## HOW MUCH LIFE INSURANCE DO I NEED



Some insurance policies offer **Level Premiums** which do not increase as you get older. If you take one of these policies out while you are younger, you can save thousands of dollars over the long term.

## SETTING UP MY SUPERANNUATION FOR THE LONG TERM

Superannuation is likely to become one of your largest assets. There are major advantages of taking control of your super at an early age. Contributing smaller amounts regularly combined with the right investments is easier than contributing large sums later and having a shorter time available for your investments to grow in value. Having your insurance policies in your superannuation fund may also save you money.

- Have you considered?
- What personal insurance do I hold through super?
- Are the investments within my superannuation appropriate for me?
- Should I contribute more?
- Do I have the best superannuation fund for me?
- Should I borrow to invest in my super?
- Should I consider a Self Managed Superannuation Fund?
- What happens when I die? Who will receive my super? Will it be enough to support my family?

## ESTABLISHING A DIVERSIFIED INVESTMENT PORTFOLIO

While it is important to reduce debt, it is also vital to build wealth for the long term by investing regularly in a diversified portfolio of shares, property, bonds and other assets so that the income generated from these investments can contribute and eventually meet your living costs. At Evolution, we recommend investments depending on your particular circumstances and willingness to take on risk. We can assist you with:

- Understanding how different investments work
- Establishing an investment portfolio / strategy (\$1,000 minimum initial investment)
- Making regular contributions (no minimum)
- Structuring investments tax effectively
- Gaining access to wholesale investments
- Investing based on independent research
- Monitoring and regularly reviewing your investments
- Borrowing to invest

ASSET CLASS	TYPES OF INVESTMENTS	TIME FRAME
Cash	Money in the bank, bank bill and term deposits.	Short term
Fixed interest	Government and corporate bonds and mortgages.	Short to medium term
Property	Residential, commercial, retail, hotel or industrial property you can access directly or through a listed property trust.	Medium to long term
Shares	Australia or international shares.	Long term

### HANDY TIPS

Wealth is not a measure of how much money you earn, it's how much money your money earns. Understanding the true meaning of wealth will help you achieve a true feeling of success.





POSITIVE  
ADVICE TO  
KEEP YOU  
ON TRACK





## WHEN WILL I ACHIEVE MY GOALS?

At Evolution, we utilise financial modelling software to project your financial situation up to retirement and revisit these projections at regular intervals. This allows us to provide you with accurate answers to questions you may have such as:

- When will I have enough for a deposit?
- When will my loan be paid off?
- When will my loan be paid off if I make extra repayments?
- Would I be able to survive without my income?
- Have I budgeted enough for future expenses?
- Can I reduce my work hours?
- When can I retire?
- How much superannuation will I have at retirement?

## AM I ON TRACK?

We recommend financial strategies and/or investments with an end goal in sight. However, without regularly reviewing these, they can underperform or become irrelevant, as the assumptions used at the outset may now have changed. At Evolution, we pride ourselves on our ongoing service to our clients, after all that's why we exist.

## THE EVOLUTION GOAL

“To be the most valued adviser in the life of our client.”



WE EDUCATE OUR CLIENTS AND  
HELP THEM MAKE INFORMED  
DECISIONS ABOUT THEIR FUTURE.

So whether you're just starting out or approaching retirement, we will help you navigate through financial products and complexity by giving you a written plan that can give you greater control over your financial future. And the sooner you get started, the better.



REAL PEOPLE  
& HONEST  
CONVERSATIONS

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