

ARE YOU IN YOUR FORTIES OR FIFTIES?



EVOLUTION
BUSINESS + PERSONAL ADVISERS

FINANCIAL PLANNING AT EVOLUTION

THE VALUE OF A FINANCIAL PLAN

During your 40s and 50s it is extremely important to have a financial plan in place. Having a comprehensive plan in place for you and your family will allow you to:

- Clarify and achieve your financial and non financial goals sooner
- Manage your income and expenses much easier
- Save for important things like family holidays and children's education
- Reduce debt
- Minimise tax
- Invest for the future
- Feel more secure and comfortable





HOW DO I START?

At Evolution, starting to plan is easy, as our advisers offer an obligation free initial discussion over a complimentary cup of coffee in our office.

We also understand that most people today have a busy schedule, and if it is more convenient, we are happy to travel to your work or residence to meet with you.

In our initial meeting we will explain who we are and what we do, along with the services we provide and what you can expect from our firm. We also get to know you and ensure we understand your current situation.

This enables our advisers to establish whether we can provide value to you by setting a strategy or course of action to achieve your goals and objectives.

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

Let Evolution help you take control of your future by establishing an individually tailored plan to suit your financial and lifestyle goals. Remember, you don't need to be wealthy to invest, but you do need to invest to be wealthy.

Many people do not think about accessing financial advice until they have accumulated assets and are approaching retirement. However, a financial plan needs to be put in place much earlier than that to combat debt repayment, save for holidays, children's education and investment for the future.



KEY ISSUES FOR PEOPLE IN THEIR 40'S AND 50'S

REDUCING NON DEDUCTIBLE DEBT *HOME LOANS*

If you have already purchased a home, we understand that a large part of your income may still 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?
- Can I consolidate existing debts into my home loan?
- How can I free up more cashflow?
- When will my loan be repaid?


BORROWING TO INVEST *GEARING*

Borrowing to invest is not for everyone, but is a strategy frequently used by those on higher incomes to build assets for retirement, whilst receiving significant tax deductions along the way. So if you are interested in buying assets that will grow in value over time, whilst reducing your tax bill, we can show you:

- How property compares to other investments like shares
- What tax deductions and savings are available
- What kind of structure to invest in
- How much you can borrow
- Available interest rates and suitable lenders



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.

A black and white photograph of a person's hands working at a desk. One hand holds a pen over a document, while the other hand is positioned near a calculator. The background is softly blurred, showing the person's torso and the desk surface.

MANAGING MY MONEY

BUDGETING

Completing a household budget is the most important first step you can take in creating a plan for your life. A budget will enable you to see where your money is going and allow you to make smarter decisions going forward. Our money management advice includes:

- Calculating total current expenditure
- Developing achievable savings goals
- Structuring bank accounts to automate repayments
- Establishing regular investment savings plans
- Minimising tax through contributions to super
- Controlling credit cards and other debt
- Providing accountability and regular reviews

INSURING THE FUTURE OF ME AND MY FAMILY

Most people automatically insure their car, home and other possessions, but few people think about the benefits of insuring their most valuable asset – their income. At Evolution, we understand the devastating financial impact that suffering an injury, illness or death can cause and we will assist you with:

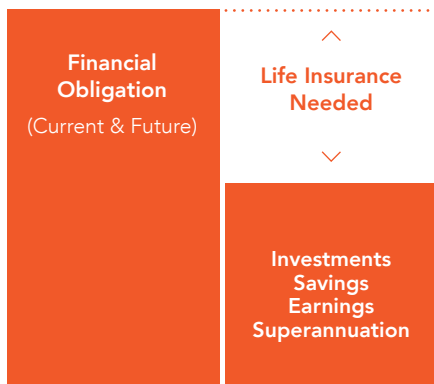
- Understanding the financial consequences to you and your family should this occur
- Comparing different insurance policy costs, features and benefits
- Choosing the right mix of insurance policies for your situation
- Whether to pay for insurance using your superannuation
- Reviewing insurance policies to ensure they remain appropriate

REDUCING MY TAX

Evolution is in a unique position where we can also 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

HOW MUCH LIFE INSURANCE DO I NEED?



Income Protection insurance is extremely important, often more important than life insurance. If you can not live without your income then you need to have Income Protection Insurance!

ESTABLISHING A DIVERSIFIED INVESTMENT PORTFOLIO

While it is important to reduce debt, it is also vital to build wealth for the long term. At Evolution, we provide investment recommendations depending on your particular circumstances and willingness to take on risk. We know the benefits of investing in a diversified portfolio of shares, property, bonds and alternative assets, so that the income and capital growth generated from these investments can contribute to your personal goals and objectives. We can assist you with:

- Understanding how different investment assets work
- What rates of return you can expect from different asset classes
- Establishing a suitable investment portfolio
- Making regular contributions
- Structuring investments tax effectively
- Gaining access to investments that are not available to the individual investor
- Investing based on independent research
- Monitoring and regularly reviewing your investments

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

SETTING UP MY SUPERANNUATION FOR THE LONG TERM

Superannuation is likely to become one of your largest assets. While being an accumulator means it is unlikely you will be able to access this money before age 60, there are major advantages of taking control of your super and remembering it is your money. Some of the things an accumulator should be thinking about in terms of their superannuation are:

- The significant tax benefits of investing in superannuation compared to other forms of investment.
- What personal insurance do I have in my superannuation fund?
- Are the investments within my superannuation appropriate for my risk profile and investment time frame?
- Should I contribute more to superannuation?
- What is the best superannuation fund for me?
- Do I want to take more control of my superannuation?
- Should I borrow to invest within superannuation?
- Is a Self Managed Superannuation Fund appropriate for me?
- Who will receive my superannuation if something happens to me?
- What tax (if any) will my dependants pay on my super benefits?

If you're uncertain as to whether you are better off putting extra money into super or paying it off the home loan, come and talk to us, we'll let you know.

WHEN WILL I ACHIEVE MY GOALS?

At Evolution, we utilise financial modeling 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 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?
- Will I have enough to retire comfortably?
- Am I eligible for any Centrelink benefits?

AM I ON TRACK?

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



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.



POSITIVE
ADVICE TO
KEEP YOU
ON TRACK



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Evolution Advisers Pty Ltd trading as Evolution Wealth ABN 42 137 552 982

Member of



www.evolutionadvisers.com.au

P 4903 1111

Unit 1, Building 2, 335 Hillsborough Rd, Warners Bay, NSW 2282
PO Box 305, Warners Bay, NSW 2282



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