Building wealth wisely.

impact wealth

Achieving your goals can be tough, but a financial adviser can help you optimise strategies for your lifestyle. We offer choice, clarity, and connection. Reach out for assistance and start now.

Plan

Establish your goals

- When would you like to retire?
- What regular income do you need to meet your lifestyle needs?
- Where would you like to retire (Sea or Tree Change?)
- Would you like to help out family?
  Lump Sum goal for retirement?

Debt management

- Review bad debts – credit cards /personal loans/consumer debt – refinance/consolidate/pay off first.
- Reduce mortgage – renegotiate loans /extra repayments/use offset account.
- Debt recycling – turn non tax-deductible debt into tax deductible debt.
- Make your mortgage the priority convert investment loans into interest only.

Reduce tax

- Before Tax Contributions into super (utilise carry forward contributions if eligible).
- Debt Recycling.
- Use of structures (Trusts/Companies) for business owners.
- Maximise deductions.
- Negative gearing.
- Applicable for small business CGT exemptions?

Superannuation

- Right Risk Profile/ Right platform.
- Right Strategy/Investments.
- Maximising contributions? Before and after tax. Offset capital gains.
- Superannuation splitting/even up balances with partner.
- Do you need a SMSF? Property/Gearing strategies.
- Consolidate non-super investments into superannuation in the lead up to retirement.

Insurance

Ensure you have the right level of cover to ensure you can achieve your retirement goals.

- Pay out debts
- Replace income through to retirement.
- Have funds available for Trauma recovery.
- Receive a payout for a permanent disability

Review cover on a regular basis and reduce as your wealth accumulates.

Build wealth

Build an investment portfolio

- Provide funds for early retirement.
- Fully diversified and in line with your Risk Profile. Long term view.
- Lump Sum investment plus dollar cost averaging to take advantage of “market on sale”.
- As part of Debt Recycling strategy.

Investment Property

- Consider location /property/timing /cashflow. Level of gearing. Interest only loan.
- Buy and hold at the right time in the cycle.

with you all the way