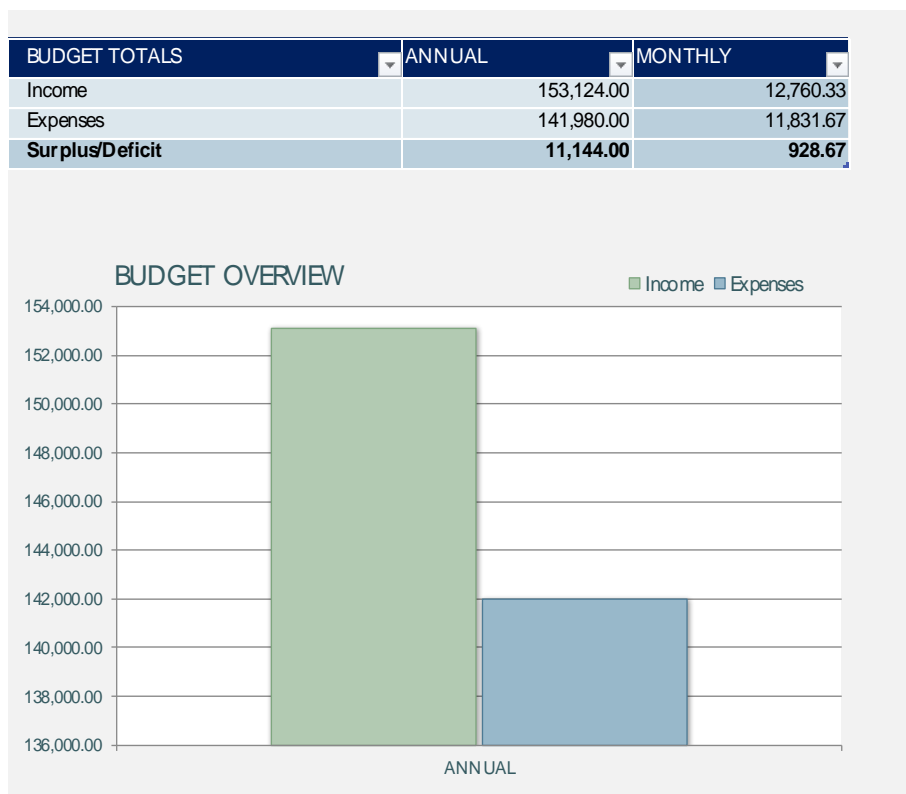




Managing your Cash Flow

Description	Objective	Wealth Creation
Leap-frog Property Investing	The aim here is to accumulate more than one investment property as your equity grows in your properties.	This strategy will certainly accelerate your long term wealth creation plan and reduce your level of income tax payable.
Starting building a share portfolio	As another alternative growth asset to property, it is great to start building a share portfolio and diversifying your asset exposure.	Investing in some of the best companies in Australia and globally will allow you to capture growth on your investments.
Boosting your superannuation	The aim here is to take advantage of a tax effective environment to build your overall wealth position. This can be achieved by contributing to superannuation.	Whilst your employer will contribute into super, you can also boost your super and save tax by salary sacrificing into your superannuation.

The importance of understanding your cash flow and balance sheet position will ultimately lead to advising you in appropriate wealth creation and tax planning strategies; based on your current and personal financial position. Below is an example summary of a household budget planner and the following page highlights the comprehensive view of a household budget planner:



By completing a comprehensive budget planner, we can then provide advice on wealth, tax and retirement planning strategies

Comprehensive Household Budget Planner

INCOME	Weekly	Monthly	Quarterly	ANNUAL
Gross Income - Client A	2,000.00			104,000.00
Gross Income - Client B	500.00			26,000.00
Rental Income		1,600.00		19,200.00
Interest income				0.00
Family Tax A & B		327.00		3,924.00
Other Income				0.00
Total	2,500.00	1,927.00		153,124.00
FINANCE/CAR/INSURANCE	Weekly	Monthly	Quarterly	ANNUAL
FINANCE				
Home Loan Payment		2,200.00		26,400.00
Investment Loan Repayment		800.00		9,600.00
Personal Loan				0.00
Credit Card				0.00
VEHICLES				
Car Repayment		650.00		7,800.00
Petrol		500.00		6,000.00
Car Insurance			500.00	2,000.00
Registration			500.00	2,000.00
Car Servicing/Maintenance				0.00
INSURANCE				
Life Insurance		80.00		960.00
Income Protection		150.00		1,800.00
Health Insurance (Medibank)		50.00		600.00
Home & Contents Insurance		50.00		600.00
Total Finance/Car/Insurance	0.00	4,480.00		57,760.00
OTHER EXPENSES	Weekly	Monthly	Quarterly	ANNUAL
HOUSHOLD				
Food/Groceries	250.00			13,000.00
Electricity			300.00	1,200.00
Gas			200.00	800.00
Water			200.00	800.00
Home Rates			400.00	1,600.00
TELECOMMUNICATIONS				
Home Phone	50.00			2,600.00
Mobile Phones		200.00		2,400.00
Internet		100.00		1,200.00
CHILDREN				
Child Care	80.00			4,160.00
School Fees			250.00	1,000.00
Stationary/Books			200.00	800.00
Sports/Recreation		150.00		1,800.00
ENTERTAINMENT				
Pay-TV		150.00		1,800.00
Holidays			1,000.00	4,000.00
Entertainment/Spending	150.00			7,800.00
Sport Subscription/Gym	80.00			4,160.00
Presents/Gifts	100.00			5,200.00
OTHER				
Train Tickets	0.00			0.00
Salary Sacrifice - Client 1				0.00
Salary Sacrifice - Client 2				0.00
Income Tax - Client 1	500.00			26,000.00
Income Tax - Client 2	75.00			3,900.00
TOTAL OTHER EXPENSES	1,285.00	600.00		84,220.00

The household budget planner is an important ingredient in providing strategic financial advice and future wealth, tax and retirement planning strategies.

The Household Balance Sheet

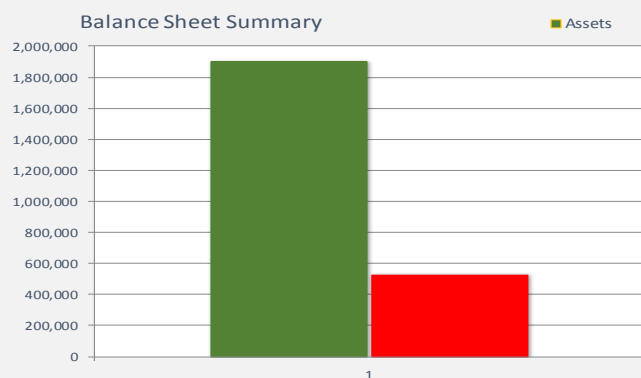
As part of the initial and ongoing wealth management program, we ensure we monitor, review and update your current household balance sheet to ensure your wealth creation strategies are being achieved.

HOUSEHOLD ASSET & LIABILITIES BALANCE SHEET

Please note the Total Column is automated for calculation.

January 2014

Balance Sheet Totals	ANNUAL
Assets	1,900,000
Liabilities	522,000
Net Asset Position	1,378,000



ASSET	Owner	Value	Cost	TOTAL
HOME				
Primary Residence	Joint	1,000,000	450,000	1,000,000
Home & Contents	Joint	100,000		100,000
Vehicles	Joint	55,000		55,000
Caravans/Boats				0
INVESTMENT PROPERTY				
Investment Property 1	John	600,000	250,000	600,000
Investment Property 2				0
Other Property				0
SUPERANNUATION				
Superannuation - Client 1	John	100,000		100,000
Superannuation - Client 2	Mary	45,000		45,000
OTHER				
Direct Shares				0
Managed Funds				0
Other Investments				0
Total Assets		1,900,000		1,900,000

LIABILITIES	Owner	Loan	Lender	TOTAL
HOME				
Primary Residence	Joint	350,000	NAB	350,000
Vehicles	Joint	20,000	NAB	20,000
Caravans/Boats				0
Credit Cards	Joint	2,000	NAB	2,000
				0
INVESTMENT PROPERTY				
Investment Property 1	John	150,000	CBA	150,000
Investment Property 2				0
Other Property				0
				0
SUPERANNUATION				
Superannuation - Client 1				0
Superannuation - Client 2				0
				0
OTHER				
Direct Shares				0
Managed Funds				0
Other Investments				0
Total Liabilities		0.00		522,000

Disclaimer

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If you would like advice on your cash flow management, balance sheet and possible wealth creation strategies, please do not hesitate to email info@austpfm.com.au or contact the office on (03) 8621 8485.