



TIPS

Disclaimer:

Please note that the information contained in this report is for illustration purposes only, and is only to be used as an indicator of the progression of your personal situation given ideal conditions.

As we cannot accurately predict economic changes to interest rates, inflation and other indicators, or the manner in which individuals will conduct their personal financial affairs, it is impossible to determine the exact situation.

As accurately as possible, we have attempted to portray your financial situation given reasonably expected variables.

We cannot be held responsible for any economic changes or personal deviations outside our control and by no means is this report to be interpreted as an exact prediction.

PROJECTION ANALYSIS

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14 Example Way
Assumed, OZ

Completed
01/01/2007

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Current Position (Assets)

Depreciating (e.g. cars, furniture, boat, other assets)	\$120,000.00
Appreciating (e.g. personal property, investment property, shares, cash, superannuation)	\$850,000.00
TOTAL	\$970,000.00

Current Position (Liabilities)

Mortgages (Personal and Investment)	\$450,000.00
Personal and Other Loans	\$25,000.00
Credit Cards/Store Cards	\$10,000.00
TOTAL	\$485,000.00

Nett Worth (Assets less Liabilities)

\$485,000.00

Current Cash-Flow

Total Nett Monthly Income (after tax)	\$7,593.00
Total Monthly Expenses (as per application)	\$5,166.00
TOTAL MONTHLY POSITION	\$2,427.00

Debt Reduction Analysis







Note: This strategy assumes paying all incomes into this loan and only drawing out required expenses (as per the completed application and an assumed mortgage interest rate of 9%)

Opening Balance	\$ 485,000.00	Year	\$ Balance	Year	\$ Balance
Year 1	453,933.22	Year 11		Year 21	
Year 2	417,317.25	Year 12		Year 22	
Year 3	377,266.45	Year 13		Year 23	
Year 4	333,458.60	Year 14		Year 24	
Year 5	285,541.28	Year 15		Year 25	
Year 6	233,128.99	Year 16		Year 26	
Year 7	175,800.06	Year 17		Year 27	
Year 8	113,093.28	Year 18		Year 28	
Year 9	44,504.17	Year 19		Year 29	
Year 10	Nil @ 9y 8m	Year 20		Year 30	

Property Acquisition Strategy

Note: This Projection is based on the following assumptions:

- [1] Property Purchase Price of \$200,000
- [2] Average Rental Yield of \$260/week
- [3] Assumed Year 1 Depreciation of \$4,500
- [4] Assumed Yearly Costs of \$3,400
- [5] Assumed Average Property Growth Rate of 5% per annum

Number of Properties	Purchased
	Within the first 12 months
	Within the first 12 months
	Month 18
	Month 25 *
	
	

* required for potential retirement projection outcome

Projected Retirement Outcome

Current Age (client 1)	45
Current Age (client 2)	43
Preferred Retirement Age (client 1)	65
Preferred Retirement Age (client 2)	63
Likely Life Expectancy from Retirement Age (Based on current statistical data)	17.75
Likely Life Expectancy from Retirement Age (Based on current statistical data)	24.25
Current Total Superannuation Balance	145,000.00
Current Employer Contributions of 9% per annum	12,600.00
Years to Retirement (average)	20
Superannuation Balance at Retirement (assumed 5% return per annum)	770,648.00
Value of Property Investments (does not include existing residence)	1,356,389.00
Estimated Investment Debt (all investment debt assumed as "interest only")	800,000.00
Total Retirement Capital Available	1,327,037.00
Retirement Income (p.a) (assumed 5% return per annum)	66,351.85

Note: All figures indexed using estimated CPI figures of 3%p.a.

