

WHAT IS LIFESTYLE PLANNING?

*“Financial Planning is a process, not a product.
It is a delivery system for financial security.”*

Lifestyle and Financial Goal Planning

Planning helps you see when you can realistically expect to achieve lifestyle and financial goals. This could include things like:

- When can you retire or cut back your working hours.
- When can you buy a home or move to a newer home.
- When can you purchase investment assets such as shares and property.
- How will you meet the education costs for your children.
- When can you take that dream holiday. Or
- Any other financial lifestyle goals or dreams that you have.

Lifestyle Planning is about providing certainty during times of uncertainty. It can help you:

- Reach your lifestyle goals.
- Create a better work/life balance.
- Create financial security.
- Live your lifestyle dreams.

Lifestyle Planning can be full and comprehensive or it can be scaled to meet your most important needs.

It can cover all or any of the following:

Tax Minimisation – Although I am not an accountant I can help you understand how the tax system works and discuss ideas that could help you reduce your income tax bill.

Superannuation – Help you understand the system, the investment choices you have and consolidation of your superannuation.

Asset and Income Protection – Making sure that everything you are building is protected from a serious life changing event.

Wealth Creation and Debt Reduction – Strategies to help you create wealth for long-term financial security and pay off debts more quickly.

Budgeting and cash flow – Helping you understand your household spending and modelling cash flows to see where your money is actually going.

Redundancy – If you face this situation it is important to get advice before making any significant financial decisions.

Retirement Planning – Helping you understand your options and giving you a glimpse at what your retirement might look like. Will you outlive your money? Will you get a Centrelink pension?

Aged Care Planning – This area is a minefield for the uninitiated. What is involved and what are the costs if you or someone you love needs residential aged care.

Lump Sum Advice – If you need advice in relation to a lump sum you have or are about to receive.

I ask you to think of me as your financial planning coach. Just like a personal fitness trainer I will help you to understand the options and choices you have to get ahead financially, and then help to make sure you do the things to make it happen for you.