

SIMPLE STEPS TO FINANCIAL SUCCESS



General Advice Warning: This communication contains general advice only. The information has not been prepared to take into account your specific objectives, needs and financial situation. The information may not be appropriate to your individual needs and you should seek advice before making any decision regarding any products or strategies mentioned in this communication.



Together We Can make the most for your future

You feel like you are living every day with no direction for your financial future?

You may have some idea of what you want to do but have no time to implement anything.

You do not know exactly how much you need to retire on and whether you need to do something different to reach your target?

If this is you, you are in the right place.



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Part 1

Why Do We Invest?



Your solution

You probably know about some or all of the pieces of the puzzle, but you have never been shown how to put all the pieces together to help you build your wealth, protect your assets and have enough passive assets to fund your desired lifestyle.

Once You Follow The Steps

You will have absolute certainty knowing that you have invested to the best of your ability for now and in the future.

You will feel secure knowing you are protected if something happens to you or your family.

You will be able to have more time for your family.



The Best Defense is a Good Offense – Change the Narrative

Director Eyre Accounting Services
and Eyre Financial Services

25 Years experience dealing with
businesses and farmers on the Eyre
Peninsula

Owner of a farming, accounting
and financial planning business.

I understand the complexity of
running a business, the different
challenges every day and the
volatility of a farming business in
today's fast paced and rapidly
changing world.

Highest qualifications and one of
only a few on EP who have both
accounting and financial planning
qualifications and SMSF Specialist
accreditation.



THE KEY TO HAPPINESS

It is said the 3 main components to bring happiness are
Time, Income, and Contribution to our society.

Time

Do you have to
work all the time?

Or can you choose
what you want to
do with your time?

Income

Do you have to
watch every penny
and go without?

Or do you have
enough money to
do the things you
want to do?

Contribution

Do you do your job or
business because
you have to?

Or do you love what
you do and find it
purposeful and
meaningful?



WHO AM I?

NAOMI DURDIN

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Why do we invest?

To create wealth.

Wealth is your ability to fund your chosen LIFESTYLE.

If your goal is FINANCIAL SUCCESSneed to accumulate sufficient passive assets to fund your lifestyle... You must invest to achieve FINANCIAL SUCCESS!!!

3 Types of Assests

Lifestyle

Family Home
Holiday Home
Boats, Cars, Toys.

Active

Businesses (All)
Property (Development / Renovations)
Shares (Trade / Spec)

Nestegg (Passive)

Property (LongTerm)
Shares (LongTerm)
Other passive investments



4 TYPES OF INVESTMENTS

With investment choices, there are really only 4.

Business:

You Own Other Peoples

Property:

Commercial
Industrial
Residential
Tourism

Loans:

Bank a/cs
Bonds
Term Deposits
Debentures

Stuff:

Collectibles
Gold
Art
Antiques

LIQUIDITY / ABILITY TO SELL

Property

- Takes more time
- From weeks to months
- Not divisible

Shares

- Generally easily sold
- Direct shares 3 days
- Managed funds 1-2 weeks
- Easily divisible (can sell part)



RISK MANAGEMENT

Property

- Harder to diversify specific
- Risk, but easier to manage it
- Still carries market risk
- Volatility less visible

Shares

- Easy to diversify specific risk
- Still carries market risk
- Prices volatile in the short term

MANAGEMENT/MAINTENANCE

Property

- Requires initial research of
- Advice
- Needs less ongoing research
- Ongoing maintenance costs
- Ongoing management of
- Tenants and property

Shares

- Requires initial research of
- advice
- Need ongoing research
- No ongoing maintenance costs
- Very little ongoing
- management



TAXATION / FINANCE

Property

- Subject to CGT (on sale)
- May receive deductions for depreciation
- Can be used as security (up to 90%)

Shares

- Requires initial research of advice
- Need ongoing research
- No ongoing maintenance costs
- Very little ongoing management



10 Reasons why people fail

1. Lack of information / too much information
2. Leaving it too late
3. Distraction
4. Procrastination
5. Looking for the “magic solution”
6. Get caught up in working out why things won't work
7. Don't believe they can
8. They never take action
9. Don't make it a priority
10. They don't get help

Simple Steps To Wealth

1. Spend less than you earn
2. Invest the difference in good quality growth assets
3. Own your own home
4. Manage your borrowings wisely
5. Own an investment property
6. Smart Super strategies
7. Build a professionally managed share portfolio
8. Protect your family



Your Financial Plan

1. Tax Planning
2. Income Streams
3. Superannuation Strategy
4. Banking & Cash
5. Debt Management
6. Centerlink Planning
7. Asset Protection
8. Estate Planning
9. Insurance
10. Investment Strategies
11. Life Goal
12. Cashflow Management

4 keys to a successful wealth management plan

Start – Take Action

Do it now

Overcome reasons for failure

Structured Systematic Approach

Doesn't rely on you

Smart Strategies

Minimise Tax

Make effective use of cashflows

Make the most of your superannuation

Simple

Keep it simple

Based on sound principles

Proven outcomes



Investing & creating wealth is very simple in theory, but is it easy?

If less than 10% achieve it – obviously not.

Remember the reasons why.

3 Big Ones – Belief, Procrastination and Lack of Action

How many ways do you need?



How we can help you?

Our mission is to be your trusted advice team:

- helping you build wealth and save tax
- helping you make smart decisions about money

We will create and maintain a clear financial plan for you

- Where you are now – a crystal clear picture
- Where you want to be – clearly defined goals
- The strategies, action and investments to get you there

We provide ongoing coaching, mentoring, advice and administrative support:

- to make sure you continue to take the right actions and decisions
- to make you accountable to yourself to achieve your goals
- to make your financial success easy

We keep up to date with all the complex information in the investment, super, economic and tax world...so that you don't have to!



Are you ready to get started?

Interested In Knowing More About How You Can Accelerate Your Wealth and Retire Sooner and Richer?

The quickest and easiest way to find out more is to request a Wealth Planning Strategy Session.

Our Wealth Planning Strategy Session is usually held over the phone, via Zoom or in our office.

To request your Wealth Planning Strategy Session, call our office on **08 8682 4173**.

A member of our team will contact you to ask a few questions, get some feedback from you and then book in a time for our session.



Let's get in touch.

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