

how confident are you that you're making the right choices with your money?

You may have a particular issue that's keeping you awake at night, or just want to get organised and optimised. Either way, the most important thing is to **take action**, and **get advice**.

Having a specialist partner to help you make smart financial choices is the clearest and simplest path to optimising your wealth.

We'll work with you to organise your finances, maximise your income, manage debt and create wealth and keep you on track to achieve your goals. Most of all, we'll make it easy for you - and we'll make it happen.

Improving the quality of people's lives through a living financial plan. We assist people to manage their finances to achieve their lifestyle goals reliably, through well researched advice and effective implementation. Contact us on 08 8980 9300.

This publication is provided by **All Financial Services Pty Ltd** ABN 82 083 759 442 AR No. 253571. Aon Wealth Management Limited ABN 14 003 344 232 AFSL No. 239187. NAB House, Ground Floor, Suite 4, 71 Smith Street, Darwin NT 0800. www.afsnt.com.au

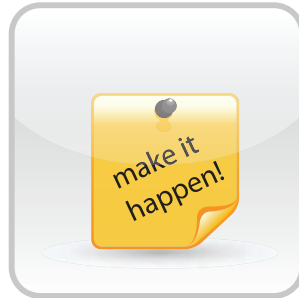
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smartmoney
PROGRAM

EARNING GOOD MONEY?

make the most of it with the smart money program



It's tough to reach the top of your profession. Now you're on the way, reward your achievements by making sure that your money works as hard as you do.

As an expert in your field, you recognise the worth of professional advice. If your busy life means that your finances haven't been getting the attention they deserve, you could be missing out on the opportunity to get ahead now and secure your future.

do you want to

- ✓ Get complete control of your money?
- ✓ Maximise your financial success?
- ✓ Know about, and take full advantage of, financial opportunities?
- ✓ Get and stay money-smart?
- ✓ Avoid the biggest traps and pitfalls?

we'll make it happen

With our help you can get organised, optimise your finances and maximise your ability to create lasting wealth – and we'll keep you on track.

are you confident and in control?

Being in control of your money is fundamental to your sense of wellbeing. It also dictates how much money you have now and how much you'll accumulate throughout your life.

If you don't feel like you have every aspect of your financial life under control you're in good company. Many successful people feel they could or should be doing better financially, but they just can't find the time or don't know where to start.

If you never make the most of what you've got, with a good salary you might end up financially ok, maybe even better than ok. But without the right advice you may never build the wealth you could.

Taking control of your money and knowing you're making the right choices with it will go a long way towards relieving the stress and strain that money issues cause.

successful people make the most of their money

Successful people make the most of their earning capacity **while they have it** – they lock in the good times now and build up reserves for unknown expenses in the future.

Importantly, they know what they want their money to do for them. They have clear goals and use their money to achieve them. And although they have little free time to manage their finances, they've found a solution – they seek help. They may be experts in their own field but they recognise the value of specialist advice when it comes to their money.



the smart money program

... helps you build wealth – sustainable long term wealth.

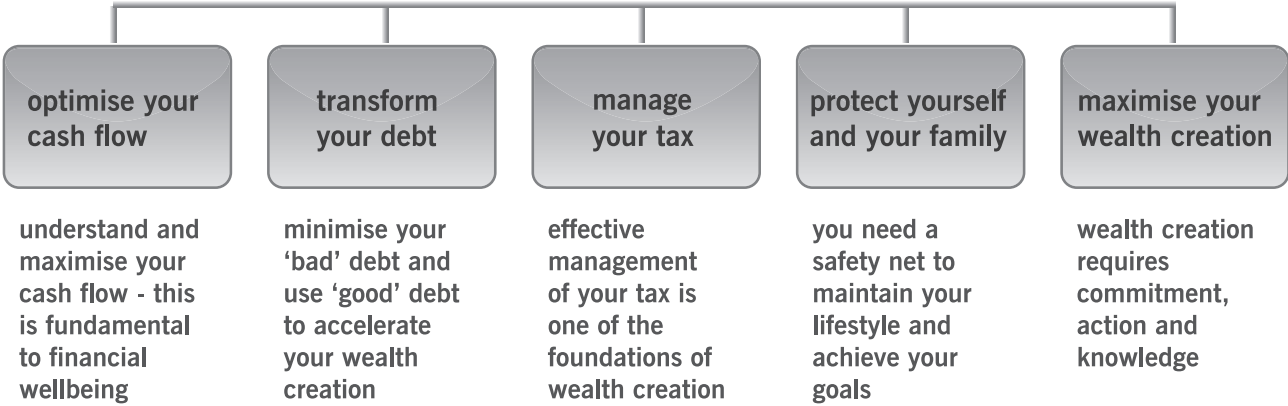
The smart money program helps guide you through the phases of your life, making sure that you're in control of your finances and making the right decisions at the right time. By combining smart choices with committed action, you'll break your bad money habits, allowing you to regain control. The benefits are immediate, substantial and relevant to your life.

The smart money program covers all your bases. It's built across the five 'must have' areas of advice which together provide a strong foundation on which to build and protect your wealth.

Gaining control of these 'must have' areas will fundamentally change the way you manage your money. The key to success here is in the combination of each advice area. Separately they will help improve your finances, but by using them together you create the best chance to really optimise your wealth.

Starting with cash flow and debt management, we'll get your house in order before proceeding to optimise any resulting surplus for wealth creation.

the five 'must have' areas of advice



are you money smart... ?

Are you organised, in control and relaxed about money?

Do you control your money simply and efficiently?	Do you use 'good' debt to build wealth, and minimise 'bad' debt?	Do you consider the impact of tax on your key financial decisions?	Do you feel in control and are you well protected if something should go wrong?	Rather than just thinking about building wealth, do you actually do it?
You know what comes in, what goes out and what's left over.	You minimise 'bad' debt (credit cards, personal loans) and pay off more than the monthly minimum.	You reduce tax through smart wealth creation strategies.	You have a 'back up' plan in case your income stops suddenly.	You understand the impact of tax on your investment strategy.
You know the best use for your surplus cash – spend it / save it / invest it / pay your debts.	You have the best mortgage facility and review it regularly.	You plan the timing of major financial decisions to reduce tax.	You have a will and an estate plan and review them for major changes, like a new baby or divorce.	You make the most of your remuneration package and employee share scheme.
You manage your money through an efficient central 'hub'.	You use your debts to build your wealth.	You use attractive salary packaging benefits.	You know that if you or a loved one suffers a mishap, money will not be a problem.	You access a wide range of wealth creation opportunities.
You always have emergency funds in reserve.	You know how to take years off your mortgage.	You reduce the impact of tax on your remuneration.	You have a personal risk management assessment plan.	You invest wisely and invest well.

or are you just getting by... ?

Or are you out of control and stressed about money?

Are you controlled by your money – do you ‘muddle through’?	Do you spend more than you earn and find that your debt just keeps rising?	Do you see tax as something you just pay?	Do you feel vulnerable, and unsure how you’d cope if your main income stopped?	Do you just never get around to creating a wealth plan, even though you know you need one?
You get to the end of the month and aren’t sure where your money went.	You worry about your debt.	You’re bothered by how much tax you pay but don’t know what to do about it.	You’re financially unprepared and unprotected should a major life crisis hit.	You concentrate on one or two major assets.
You think in terms of spending, not saving and creating wealth.	You think you could probably get a better mortgage rate, and keep meaning to look into it.	You don’t contribute more than the minimum to super.	You would have to rely on savings and selling your assets if your income stopped for a period.	You think your family home is a substitute for investments.
You have multiple traditional bank accounts.	You don’t have a plan to reduce debt faster.	You don’t understand how you can structure your tax to build your wealth.	You have no will or estate plan.	You dream of not having to work and hope you’ll get there, somehow.
You don’t have cash reserves for major or unexpected expenses.	You have multiple credit cards and pay the minimum monthly amount.			Your super is invested in a conservative fund, even though your retirement is over 10 years away.