

PERSONAL WEALTH: FINANCIAL PLANNING GUIDE FOR EVERY STAGE OF YOUR LIFE

EARLY CAREER

- ▶ Starting out
- ▶ No children
- ▶ Excess cash flow
- How do I implement a budget and manage my cash flow?
- What do I do with any surplus cash flow?
- How can I save for a home deposit?
- How can I invest and what are my investment options?

MIDDLE-AGED

- ▶ Settled in career
- ▶ Young family
- ▶ Increased expenditure
- How do I pay off my mortgage and fund my children's education?
- If I don't have any debt, how should I be utilising any extra cash flow?
- How can I make sure my family is protected if something happens to me?

PRE-RETIREMENT

- ▶ Leaving the workforce
- ▶ Adult children
- ▶ Steady expenditure
- When can I afford to retire?
- How much do I need to live in each year?
- How can I meet my living needs once I'm no longer working?

RETIREMENT

- ▶ No longer working
- ▶ Adult children and grandchildren
- ▶ Steady expenditure
- How do I maintain a steady income stream?
- If entitled, how do I maximise any Centrelink benefits?
- How can I make sure my assets go to the right people in a tax-effective way?

HOW CAN A BDO FINANCIAL ADVISER HELP?

- Budgeting
- Investing
- Insurance needs.

- Debt repayment strategies
- Investing
- Superannuation strategies
- Insurance needs
- Estate planning.

- Superannuation strategies
- Account-based pensions
- Cash flow planning
- Estate planning.

- Superannuation strategies
- Account-based pensions
- Government benefits
- Estate planning.

The information in this document reflects our understanding of existing legislation, proposed legislation, rulings, etc., as at the date of issue. In some cases, the information has been provided to us by third parties. While it is believed the information is accurate and reliable, this is not guaranteed in any way. The information is not, nor is it intended to be, comprehensive or a substitute for professional advice on specific circumstances.

The financial product advice or information in this document is of general nature only and has not taken into account the investment objectives, financial situation or particular needs of any particular person. Before making an investment decision on the basis of the advice above, a prospective investor needs to consider, with or without the assistance of a professional adviser, whether the advice is appropriate in the light of their particular investment needs, objectives and financial circumstances.