

Optimise your Wealth

Soul searching

At Thornton Group, we believe that looking after your wealth requires a life long commitment. Through the different stages of your life you will come across many changes, some planned and some quite unexpected. Our role as your financial planner, is to help you manage these life changes, whilst working towards your lifestyle and financial goals.

You've had your share of ups and downs and it's time to get rid of the worries and plan for some well deserved time out. Our ongoing review program will guide, educate and enable your journey towards retirement, drawing optimum value from your wealth.

Optimising your wealth will help you achieve a comfortable retirement with a lifestyle that will please you.



"Providing the right approach to secure your financial future"



When can we help?

- \$ Optimising your savings
- \$ Managing ongoing expenses
- \$ Optimising investments
- \$ Managing your tax
- \$ Caring for ageing parents
- \$ Healthcare programs
- \$ Moving house and down sizing
- \$ Enjoying your lifestyle
- \$ Optimising Super
- \$ Planning for retirement
- \$ Managing and succeeding a business
- \$ Supporting children/ grandchildren
- \$ Protecting your lifestyle and assets

How can we help?

- \$ Savings strategies
- \$ Cash flow planning
- \$ Debt strategies
- \$ Investment strategies
- \$ Personal tax advice
- \$ Life planning
- \$ Super strategies
- \$ Retirement strategies
- \$ Wills and estate planning
- \$ Intergenerational wealth transfer strategies
- \$ Risk insurance strategies
- \$ Ongoing investment and risk management education



Troy and Mary's Story

How will Troy and Mary get there?

Right strategies at the right time

Year 1

By carrying out a staggered sale of properties with Troy selling his two properties in the first year to reduce their debt by \$420,000 he is also able to contribute towards his Superannuation to maximise his tax deductions.

Year 2

Mary delays the sale of her properties until the next financial year (second year) which supports paying the remaining debt of \$189,000. The remaining proceeds support Superannuation contributions to both Mary and Troy's funds with a 100% tax deduction.

In preparation for their retirement journey, they are also able to purchase the motor vehicle and caravan with the surplus cash available from the sale of the properties and other assets (truck used for work purposes that will no longer be needed).

Year 3

In the third year, both Troy and Mary will commence an account based pension allowing them an income of \$27,000 per annum and continue to receive \$16,000 per annum from their remaining rental property.

What do Troy and Mary want to achieve?

- Retire in three years
- Draw a retirement income of \$30,000 per annum
- Purchase a new motor vehicle and caravan costing \$140,000
- Repay the remaining debt

The value of advice

Tax effective disposal of assets results in a tax saving of \$34,000. Troy and Mary are also able to eliminate their debt and manage to achieve their retirement goals through the creative staggered sale of assets.

Troy and Mary have the comfort of knowing that whilst they travel around the country enjoying their retirement, they have a trusted financial planner who is attuned to their needs, helping them make sound and well informed financial decisions.

Retirement savings

\$868,923 at retirement	With advice*
\$851,829 at retirement	Without advice

*with a consistent annual income difference by retaining the rental property.