

Wealth Essentials

Planning for the future starts today

At Thornton Group, we believe 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, all the while, working towards your lifestyle and financial goals.

Your journey has only just begun and the world is your oyster. Our ongoing review program will guide, educate and enable your journey towards accumulating and managing your wealth. Managing your money wisely can make a big difference to your lifestyle and secure financial success now and for the future.

Thornton Group
Smart Financial Thinking



"Providing the right approach to secure your financial future"



When can we help?

- \$ Starting to save
- \$ Budgeting for holidays
- \$ Managing ongoing expenses
- \$ Paying off your loans
- \$ Starting to invest
- \$ Managing personal tax
- \$ Buying your first home
- \$ Looking after your Super
- \$ Getting married
- \$ Starting a family
- \$ Protecting your lifestyle and assets

How can we help?

- \$ Savings strategies and solutions
- \$ Cash flow planning
- \$ Debt strategies and solutions
- \$ Investment strategies and solutions
- \$ Margin lending and gearing strategies
- \$ Personal tax advice
- \$ Mortgage solutions
- \$ Super solutions
- \$ Life planning
- \$ Risk insurance solutions
- \$ Ongoing investment and risk planning education



Tim's Story

Tim is twenty two and in a happy relationship with his girlfriend. He works full time in a multinational company receiving a salary of \$50,000 p.a. having completed an apprenticeship for over five years.

Tim has around \$10,000 in his superannuation fund which is invested in a balanced portfolio, the default fund.

He also receives an ongoing Superannuation Guarantee and has Life and Total Permanent Disability insurance of \$120,000.

Tim has \$1,000 of BHP shares that were gifted to him by his grandfather for his twenty first birthday but has no experience in investing or managing his savings outside of this.

Tim and his girlfriend are planning a visit to Europe later in the year for a month and he hopes to avoid the debt trap by not taking any credit cards on the trip.

What does Tim want to achieve?

- Return debt free from the holiday
- Feel comfortable that his financial affairs are in order and he can stand on his own two feet
- Leave no burden to his family in the event of premature death or disablement

The value of advice

- Security and planned success for his future; strategies in place to maximise Tim's wealth potential. Cash flow is managed to ensure minimal debt
- Peace of mind, knowing that whatever happens in life, Tim and his loved ones have a plan in place to help him get through it

How will Tim get there?

A debt free holiday

Regular savings plan in place to achieve the desired lump sum money available at the time of travel. Currently well on track with a surplus achievable by the time of travel.

Invest for the future

Changed the Balanced investment to an Australian Share Index within more transparent and efficient funds. Based on ten year annual returns (historic) this investment has the potential to increase growth by approximately 1.34% p.a. At retirement (age sixty five), the benefit of compounding interest could mean a difference in savings of around \$371,831.

Tim and his financial planner will meet regularly to work through additional strategies as his savings capacity increases and to ensure he is tracking well towards his goals.

Get some peace of mind

Tim continues with his current levels of Life and TPD which cover all his debt and leaves some surplus monies to his family in the event of his premature death or becoming totally and permanently disabled. He has ensured the distribution of funds take place as per his wishes through a binding nomination to his mother along with a Will and Power of Attorney including general, enduring financial and medical executed by the family.

Tim also took out an Income Protection policy to support him through an unforeseen event of him not being able to work due to illness or injury. Tim is young and only able to meet this expense through his Superannuation. Whilst his previous policy did not allow him to obtain a desirable cover with benefits only up to two years, the new policy was setup in conjunction with the fund review which enabled him access to benefit payments up to age sixty five.