Wealth Independence

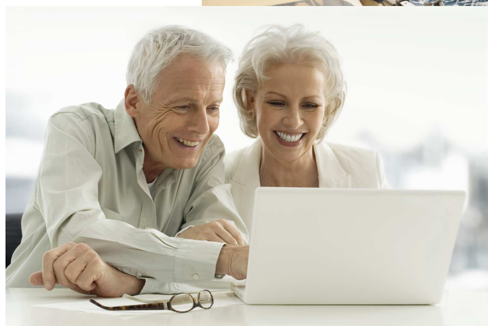
Living your life

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, whilst working towards your lifestyle and financial goals.

There's no greater achievement than a full life, complete with the richness of personal and financial rewards for all your hard work. The time has come for you to enjoy these rewards, it's finally your turn to sit back and relax. Our ongoing review program will guide and educate you through your retirement, helping you enjoy your retirement years without financial worry and stress. Managing and spending your wealth wisely will help you enjoy a long retirement and live your life to the fullest.

Thornton Group
Smart Financial Thinking

"Providing the right approach to secure your financial future"



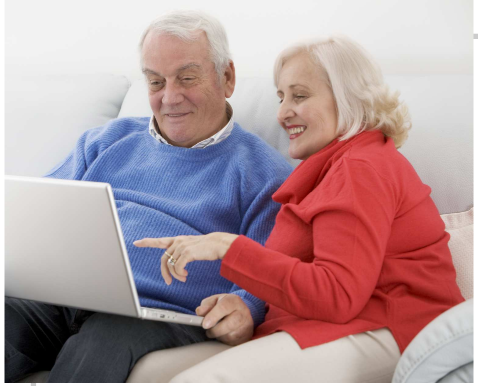
When can we help?

$ Phasing into retirement
$ Managing part time work
$ Exiting your business
$ Dealing with retirement living
$ Healthcare programs
$ Planning for vacations
$ Reconnecting with your pastimes
$ Managing retirement savings
$ Helping your children and grandchildren
$ Getting involved in charitable work
$ Protecting your lifestyle and assets

How can we help?

$ Retirement strategies
$ Personal tax advice
$ Business succession advice
$ Life planning
$ Cash flow management
$ Investment strategies
$ Intergenerational wealth transfer strategies
$ Wills and estate planning
$ Risk insurance management
$ Ongoing investment and risk management education

Charles and Jo's Story



Charles and Jo lived in a family home on five acres with beautifully landscaped gardens. The home was valued at $2.4 million. Charles had a Superannuation fund worth $1.2 million. Jo cashed in her Superannuation in 2002 to complete their home and pay out the mortgage.

Charles' generous support towards his extended family has depleted his Superannuation fund and also his account based pension. They could no longer achieve the desired ongoing monthly retirement income which had reduced to $4,500 from the original income of $8,000.

What do Charles and Jo want to achieve?

- Sustain their standard of living
- A comfortable and worry free retirement

The value of good advice

Receiving good advice saved them from making a significant loss and from not having a permanent solution in place.

The advice provided them with means to sustain their living standard and source a permanent long term solution rather than an immediate but short termed solution.

By receiving advice and having an ongoing regular review process in place, Charles and Jo have a sense of comfort, knowing that they can refer and be guided by their financial planner to make sound financial decisions.

How did Charles and Jo get there?

The first planner they sought advice from recommended the sale of their house and downsizing of living standards. He/she also recommended deductible Superannuation contributions and to draw down from their second account based pension.

With property markets being at a low point, their home was valued at $1.8 million (2006) in comparison to 2004 where it was at $2.4 million. A sale would have crystalised a loss of $800,000. The advice did not address the core of the problem which was the gifting to the family. With Charles at age seventy one, deductible contributions were also not the best advice for them.

Disciplined savings

Charles and Jo have a soft spot for his extended family which resulted in significantly reducing their savings. The first strategy addressed this weakness in an indirect manner; an annuity where they were not able to draw down lump sums of money, was setup through borrowed (mortgage) monies. This annuity lasted until the full settlement of their property.

Selling at the right time

Two years in, their home was sold at $2.56 million and the mortgage was paid out. A new home was purchased with the remaining funds of $850,000 and some surplus cash was contributed to their Superannuation for future retirement spending.

The time of the sale allowed for the landscaped garden to mature adding good value to the final price of the property.

A second account based pension was set up with the remaining funds to continue with their retirement by which time they had disciplined their approach with handling retirement savings.