

Wealth in the Making

Getting to the next level

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.

Life is just getting interesting and more new responsibilities have come your way. Our ongoing review program will guide, educate and enable your journey by accumulating, protecting and enhancing your wealth. Managing your money wisely can make a big difference to your lifestyle and secure financial success now and for the future.



"Providing the right approach to secure your financial future"



When can we help?

- \$ Managing your savings
- \$ Budgeting for a holiday
- \$ Managing ongoing expenses
- \$ Paying off your loans
- \$ Building your investment portfolio
- \$ Buying investment property
- \$ Building your superannuation
- \$ Managing your tax
- \$ Dealing with career changes
- \$ Starting and managing a business
- \$ 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
- \$ Mortgage strategies and solutions
- \$ Super strategies and solutions
- \$ Personal tax advice
- \$ Risk insurance strategies and solutions
- \$ Life planning
- \$ Estate planning
- \$ Ongoing investment and risk planning education



Peter and Lauren's Story

Peter, who is forty six and Lauren, forty three, are married with three teenagers, Charlie (twelve), Tina (fourteen) and Tom (seventeen). Peter works full time receiving a salary of \$210,000 and Lauren works part time receiving \$30,000 so that she can spend more time with their growing children.

Both have sufficient insurance in place and once the children finish school they will have some additional funds to invest over the next few years.

Peter and Lauren own their own home valued at \$850,000 with an outstanding debt of \$500,000 and have a family Superannuation fund with a balance of \$247,000.

They hope to retire around the age of fifty five and are focusing on continuing to grow their wealth tax effectively for now.

What do Peter and Lauren want to achieve?

- Review the investment portfolio to ensure it is on track to achieving the retirement goal
- Retire at fifty five

The value of advice

Confidence of knowing a plan is in place to achieve their goals. As a result of the strategies in place, Peter and Lauren are well on track towards retiring at age fifty five. They have the comfort of knowing that they are actively working towards their long term goal and that they have a plan in place to get there.

How will Peter and Lauren get there?

Invest for the future

With Tom finishing school in the near future, additional funds will be available to invest; around \$12,000 on an ongoing basis. This will increase as the other children gradually finish school.

With the long term objective in mind, an installment gearing strategy is applied, where you borrow funds to expand the amount you have available to invest. By having regular withdrawals from a margin lending facility and investing regularly it averages the cost of entry into what is a volatile asset class. By combining this with the surplus cash flow, a lower gearing ratio can be achieved.

The interest expense will be tax deductible and by investing through the family trust the best outcome is achieved with the tax position of the investment.

Staying focused

The investment reviews and appropriate investment selections provide both Peter and Lauren an investment strategy that is best suited for their investment timeline and also their tolerance to market risk and volatility.

An ongoing service program is set in place to review and track the progress regularly to make sure they are well on their way to achieving their ultimate goal of retiring at fifty five.