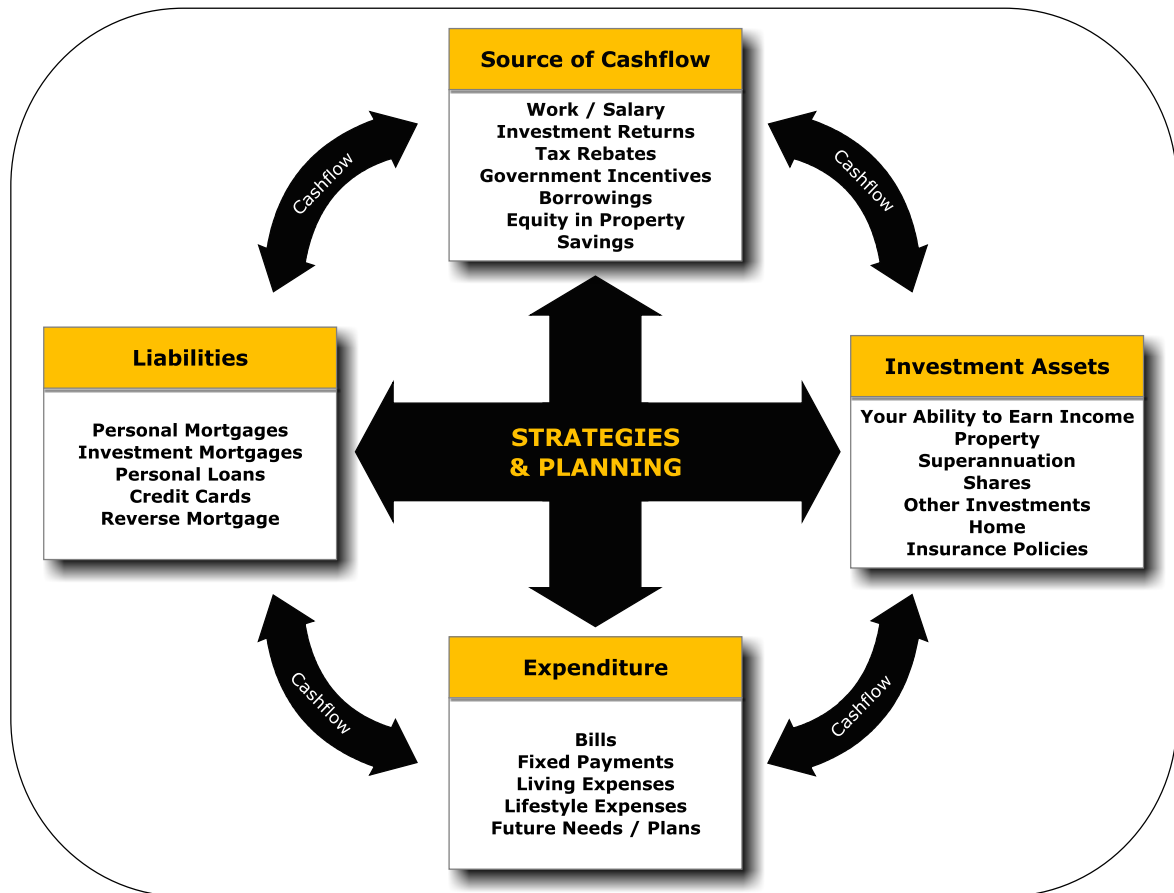




MONEY & WEALTH ACCUMULATION MODEL (FACT SHEET)



The 'Variables' & 'Assumptions' to consider when modelling sophisticated Money and Wealth outcomes:

CURRENT VARIABLES	FUTURE VARIABLES	ONE-OFF VARIABLES
<ul style="list-style-type: none"> • Current Salary and Wages Income • Current Other Income • Current Taxation Rates • Current Spending Levels • Current Bill Payment Amounts • Current Value of Family Home • Current Savings • Current Superannuation Balances • Current Superannuation Contributions • Current Value of Investments • Current Investment Expenses • Current Investment Yield Returns • Current Borrowings • Current Interest Rates • Current Rental Yields • Current Value Investment Property/s • Current Property Management Fees • Current Maintenance Expenses • Current Occupancy Rates • Current Property Investment Expenses • Current Loan Payment Amounts 	<ul style="list-style-type: none"> • Future Salary and Wages Income • Future Other Income • Future Taxation Rates • Future Spending Levels • Future Bill Payment Amounts • Future Value of Family Home • Future Savings • Future Superannuation Returns • Future Superannuation Contributions • Future Investment Growth Rates • Future Investment Expenses • Future Investment Yield Returns • Future Borrowings • Future Interest Rates • Future Rental Yields • Future Property Value Growth Rates • Future Property Management Fees • Future Maintenance Expenses • Future Occupancy Rates • Future Property Investment Expenses • Future Loan Payment Amounts 	<ul style="list-style-type: none"> • Expected One off Lump Sum Incomes • Expected One off Expenditures • ATO Income Variation Impacts • Future Spending Variations • Depreciation Cashflow Add-backs • Short Term Income Variations • Long Term Income Variations • Short Term Expense Variations • Long Term Expense Variations • Future Property Purchase Expenses • Future New Loan Balances • Future Land Tax Commitments • Constant Income Monitoring • Constant Expenditure Monitoring • Regular Invest. Performance Reviews • Regular Invest. Perform. Adjustments • Regular Provisioning – Income Adjust. • Regular Provisioning – Expend. Adjust. • Regular Adjustment Variables Percent. • Regular Review of Assumpt. Percent. • Your Discipline to Make it Happen



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MONEY & WEALTH ACCUMULATION MODEL (FACT SHEET)

DISCLAIMER:

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