



*...live life to the full...*



**INDIVIDUAL PLANNING  
FOR INDIVIDUALS**

*Manage debts • Retire early • Maximise income potential  
Own my own home • Plan for the future • Always have a choice*

...achieve financial freedom

and live life to the full...

## About us

Here at iPlan, our specialty is helping people to achieve their desired lifestyle and goals.

We do this by working with our clients to repay and consolidate debt and then free up available cashflow and redirect it towards the steady accumulation of income producing assets.

This is achieved through an integrated, long term investment strategy that enables our clients to liberate investment capacity and learn how to organise their finances so they can spend more on what they really enjoy.

## Our Services

At iPlan we define financial freedom as a situation where your assets produce an income so you don't have to!

We can help you work toward this goal through increased education and our comprehensive service offering, including the following strategies:

**Effective budget planning/savings planning**

**Strategic investing**

**Employment changes**

**Redundancy**

**Debt restructuring**

**Superannuation strategies**

**Income and asset protection strategies**

**Retirement planning**

**Taxation planning strategies**

## Testimonial

**Don't wait too long - M.L South Yarra**

*I have known my financial advisers David and Bob from iPlan for about ten years, at the time I had a young family, my wife and I were working hard and trying to establish ourselves, we had just built a house and I was concerned about all the usual things, marriage, mortgage and work.*

*I was introduced to my advisers by a friend and at first I was sceptical about what they could do for me and my family and I hesitated for a couple of years. These blokes kept in touch and eventually I sat down with them to see what they could do for me.*

*My advisers were very thorough and went through all aspects of our lives and presented a structured long term financial plan that met all our expectations and then some.*

*The plan is in place and we have regular reviews to ensure it's on track. My children's education has been taken into account, we've planned an overseas trip and we've moved into a larger house.*

*Now that I can see the plan working in the long term I have the confidence knowing that while I'm working hard so is my money. I'm a firm believer in "you get what you pay for" so I don't mind paying fees if I can see a return.*

*While I don't have the time each week to be checking which is the right investment for me in the current climate, it is reassuring to know that iPlan does. I regularly get update or advice on how to maximise my funds. They even have a taxation service.*

*I am happy to recommend iPlan to anyone, my only regret is I waited too long before I got started.*

*Don't wait too long.*





## **Budget Structuring**

We work with our clients to set realistic, achievable budgets that allow them to repay their debts, save for a short term goal or invest without unduly sacrificing their current lifestyle.

During this process we provide our clients with ongoing monitoring and assistance to ensure they are able to stick to their budgets.

## **Debt & Tax Management**

For most people, the majority of their income is spent on 'bad debt' and tax – and only a small portion on wealth creation and lifestyle. We work with our clients to turn that around, enabling them to free up the majority of their income for living and investment, minimising tax and 'bad debt'.

Our innovative debt and tax management strategies see many of our clients pay off their family homes in less time than it would otherwise take.

## **Strategic Investment**

Our ultimate goal is to build a portfolio of income producing assets that will enable our clients to lead the lifestyle they want – irrespective of whether or not they choose to work.

An effective strategy may be to use the available equity in their homes to purchase an income producing investment portfolio.

For those who have not purchased a home, we develop a wealth creating savings plan tailored to their long term goals which may include purchasing a home.

Proven investment strategies such as dollar cost averaging, compounding interest, positive and negative gearing are employed to help ensure optimum growth within acceptable risk parameters.

## **Superannuation**

Key in achieving financial success is ensuring your super is working as hard as it possibly can for you. Is a Self Managed Super Fund (SMSF) appropriate? Our dedicated team look at the options and advise on what is suitable.

## **Income & Asset Protection**

An intrinsic component of wealth creation is protecting your assets and income against unforeseen circumstances.

Our analysis examines the quality of products available from many different insurance companies and their comparative costs. There are a range of options to protect your income and assets including: Income Protection, Trauma Insurance, Life Cover and Total and Permanent Disability Insurance.

**For more information go to [www.iplan.net.au](http://www.iplan.net.au)**

*...take the next step...*

*...achieve financial freedom*

*and live life to the full...*

*...live life to the full...*



## *...Your next step*

If you are ready to improve your financial position and live the lifestyle you aspire to call now to book a **no obligation** consultation.

Find out **what our clients say** at [www.iplan.net.au](http://www.iplan.net.au)

You can also read more about us and our services, request a Financial Guide and subscribe to our monthly newsletter iNews.



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