



Beat the Wealth Paradox

**Win the Game of Money
to Retire in Style**



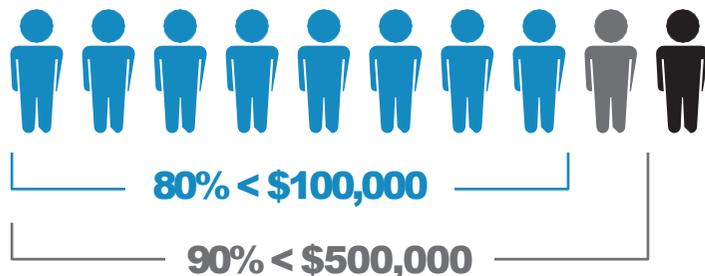
www.pathwaywealth.net

Wealth Paradox

Most people rank the ability to be financially secure as one of their Top 3 life goals, along with strong family relationships and maintaining their good health.

The paradox is that despite these good intentions most people fail to achieve that goal.

The statistics for Australians aren't great. By age 65, 90% of people have less than \$500,000 in nest-egg assets to see them through retirement, and 80% of these people have less than \$100,000, qualifying them for the full age pension (around \$32,000 per year for a couple).



When you consider that half of these people have assets less than \$20,000, it's a sobering thought to realise that 42% of Australians at age 65 have pretty much nothing. Our clients are not willing to accept this and they're ready to do something about it. They're with us because they want to Win the Game of Money™.

We call it the Game of Money™ because we want to change the way everyday people think about money - to take away the fear from dealing with money and to make it less complicated.

We have four game plans, or programs. Each one is designed to suit what we see as the four key stages in most people's financial life:

Each stage has a definite game plan that needs to be tailored to each person's values, goals and circumstances.

Our game plans will include property, shares, superannuation, tax minimisation and debt management. We'll not only show you the game plan, but we'll help you put in place everything needed to get you there.

While our game plans are managed through annual reviews to make sure we stay on track with your lifestyle and goals, we can also offer once-off advice about your financial situation.

The problem for most people isn't that they lack motivation, focus, positive thinking or a good attitude. It's simply that they either:

—
Don't know
what to do

—
Don't know
how to do it

—
Don't have the
resources

—
Just don't
want to

We can work with people who are in the first 3 categories, our strategies and game plans are designed to do that. If that's you, please pick up the phone or click to make an appointment and together we work at making sure you avoid The Wealth Paradox.

Foundations - For when you're just starting out.

This is what we call first base in the Game of Money™.

We all start with no direction, no plan and no strategy, and without a game plan most people will stay here. These will be the 80% who will have to live out their retirement making do with the age pension. And who wants to do that?

First base is about building strong financial foundations to help start your wealth creation journey. It suits people who want direction and are ready to make smart decisions about making money.

For most people the game plan should be to buy a property - either their first home or investment property. With our simple step by step advice and strategies we can help you get there, making sure you have all the foundation stones in place. Each game plan will be individually tailored to your goals and circumstances to help you get to first base.



Pathway to Wealth - When you're ready to commit to building for your future.

Our Pathway to Wealth program is second base of our Game of Money™. Most people at this stage will be between the ages of 28 and 50 - they'll be starting to get ahead in life and will have some money left over to commit to building wealth. This is where we check on your wealth foundations and establish your goals to make sure we get traction on the road to an early, high quality retirement.

Some of the strategies we work with can include:



Reducing debt



Accelerating super



Buying an investment property



Building a share portfolio



Making smart cashflow decisions, and



Being smart with our tax

We'll not only coach you in the game plan, but we'll help you put in place everything needed to get you there.

Second base is important for building even stronger foundations for helping everyday Australians to be in the top 10% who have at least \$500,000 in nest-egg assets to see them through retirement.

Countdown To Retirement

When you're 10 years out from retirement you know you'll need some definite plans to get there, you're on the countdown.

By this stage if you're used to living on \$100,000 a year as a couple, the idea of settling for the age pension of around \$30,000 a year is just not acceptable. This is when good strong financial foundations really pay off.

If you have more than \$300,000 in nest egg assets (outside of the family home) it's time to make sure your investments are structured in the best way possible to help you reach retirement goals. It's all about finding out the number you want when you're ready to retire to provide the right level of income right through retirement, and then putting strategies in place to get there.

With a team of financial experts we'll look at all of the important financial foundations for retirement, including:

- Protecting your family
- Getting your estate plan in order
- Setting up really smart super
- Looking at Transition to Retirement strategies
- Using debt wisely
- Getting your cash flow under control
- Getting your tax under control





Retire in Style

Whether we've worked with you through the various stages in the Game of Money™ or you come to us when you're ready to retire, we can assist you to 'Retire in Style' with true financial independence.

In the Game of Money™ we call this the 'home run'!

With Nest Egg assets of typically between \$500,000 and \$5 million (outside of the family home) we can set up an annual income of between \$60,000 and \$250,000 per year to see you through retirement. This assumes that you have a desire to maintain your capital base, to provide an inheritance for your children, or charities and causes that are important to you.

The essential game plan needs a clear estate plan and a solid investment methodology so you know your funds will see you through another 20 to 40 years.

This is where our CARE Investment Philosophy really starts to pay off. It's essential that the growth in your portfolio provides enough income so that you're never forced to sell your Reserves. We'll continue to make sure your core investments continue to provide diversification across all asset classes, your active investments aim to smooth the volatility and the enhanced returns provide for a consistent rising income with tax benefits.

The key to making sure your game plan continues to deliver is your annual review. This allows us to finetune the various strategies that have been put in place for you to ensure they continue to provide the outcomes you're looking for.



About Pathway Wealth Solutions

Our principal adviser, Greg Newton, has been in the financial services industry for over 30 years providing advice & assistance to people like you looking to take steps to get Financially Fit.

Our team will support you every step of the way so you never feel you are doing this on your own.

Contact us on (02) 4351 3566 to arrange a free consultation and discover how you can secure your financial future.

CONTACT USTODAY!



Pathway Wealth Solutions

 (02) 4351 3566

 info@pathwaywealth.net

 www.pathwaywealth.net

Book a Quick Chat 