

# Financial Planning in Action

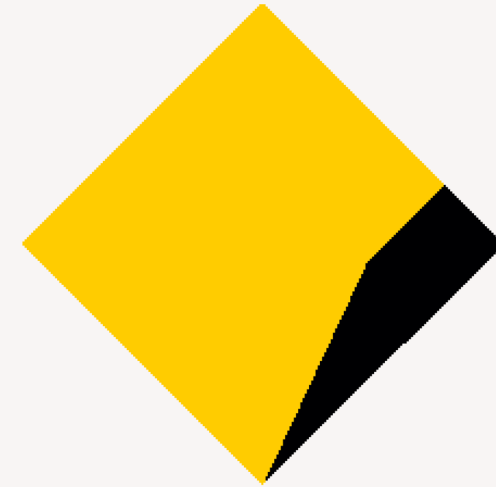
Jamie Nemtsas & Drew Meredith



# Donald Trump



# Commonwealth Bank of Australia (CBA)



**Commonwealth**Bank

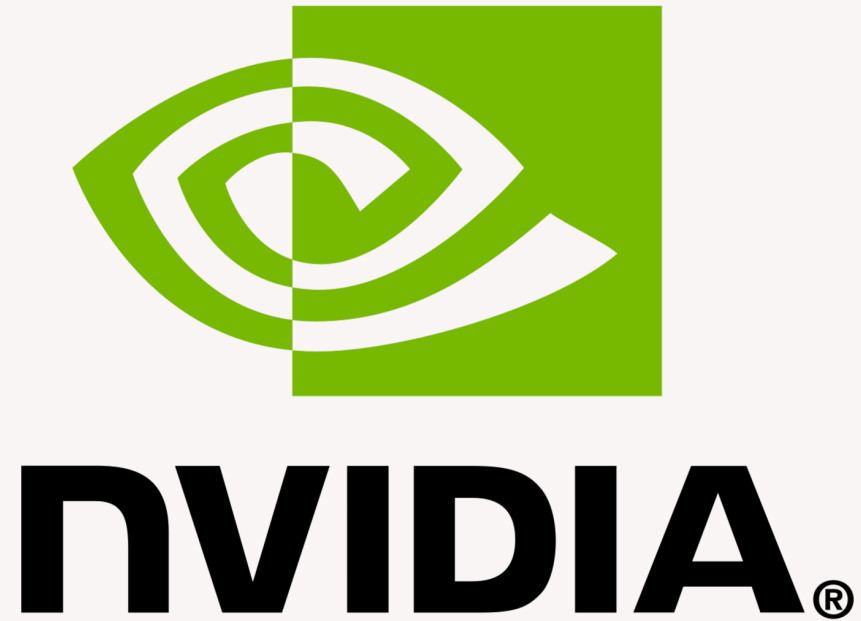
BHP



**BHP**

Five-year term  
deposit at 3.8%

NVIDIA



# China



# Europe





# Gravestone



## Smaller companies



# Qantas



# Tariffs





# Elon Musk



# Tesla



# Death duties



## Exchange traded funds (ETFs)

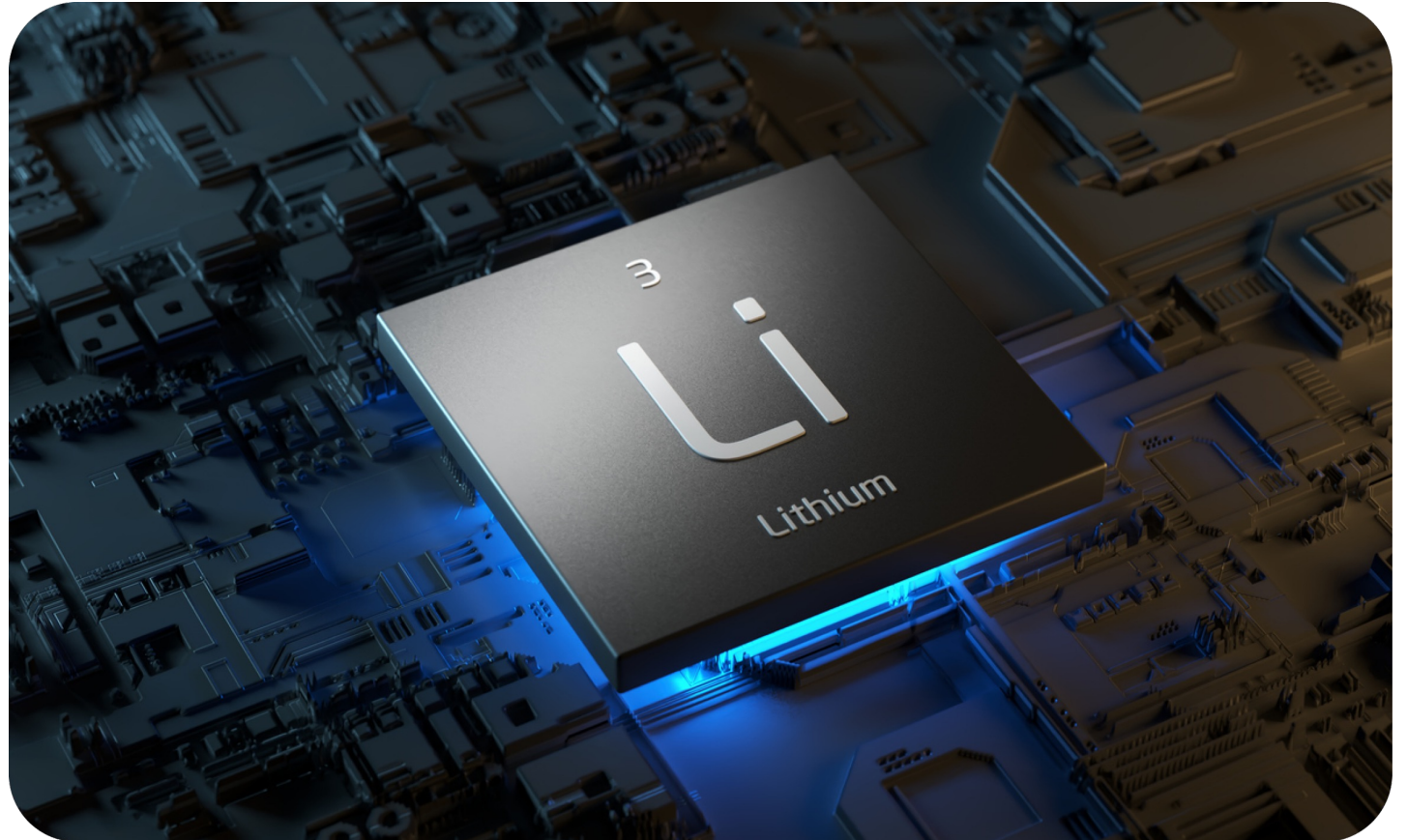




# Industry super funds



# Lithium



# Nuclear power



CSL

The image shows a large, bold, red logo for CSL. The letters 'C', 'S', and 'L' are in a thick, sans-serif font. A small 'TM' trademark symbol is positioned to the upper right of the 'L'. The logo is centered within a light gray rounded rectangle.

# Bunnings



# Financial Planning in Practice

**Known knowns:**

The things we know we know.

**Known unknowns:**

The things we know we don't know.

**Unknown unknowns:**

The things we don't realise we don't know.

## **What is known?**

How much money you have.

## **What isn't known?**

How long you will live.

## **What do we do?**

Model your life, provide realistic life expectancy data, and give you the information to make the trade-offs that matter.



## **What is known?**

What your expenses are today.

## **What isn't known?**

How they will change overtime.

## **What do we do?**

We help you identify future changes and build resilience into your investments to ensure they will outlast you.

### **What is known?**

The rate you can get from a term deposit, at least for a short period.

### **What isn't known?**

The returns of the share market.

### **What do we do?**

Blend investments to suit you, and give you the best hope of long-term income and growth.

## **What is known?**

Death is sudden and final.

## **What isn't known?**

When this will occur.

## **What do we do?**

Provide a safe pair of hands, support, and security that your partner and family will be looked after.

### **What is known?**

The markets will fall 10, 20 and 40 per cent during your retirement.

### **What isn't known?**

How you react when this happens.

### **What do we do?**

Stop you from making a bad decision that costs you and your family large amounts of capital over time.

### **What is known?**

You need to take risk to have any hope of maintaining your capital in retirement.

### **What isn't known?**

What level of risk you need to take or are taking already.

### **What do we do?**

We determine this through a number of methods including analysis, capital, and drawbacks. Did you know you need \$200k less if you take the right amount of risk?

### **What is known?**

Around half of all retirees lose decision making capacity

### **What isn't known?**

When this will occur and how you will fund your lifestyle.

### **What do we do?**

Support your family in making the decisions that determine your care.

## If we could leave you with three things:

1. The rule of 25
2. Returns aren't always 10 per cent
3. Most people spend \$60-\$80k on basic living expenses

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