

# QUANTUM WEALTH PLAN



## SOME KEY FINDINGS

44%

OF WORKING AGE PEOPLE THINK

LOW INTEREST RATES MEANS THEY WILL NEED TO WORK FOR LONGER

73%

OF WORKING AGE PEOPLE BELIEVE

LEVELS OF NATIONAL DEBT MEANS THERE WILL BE LESS SUPPORT

21%

OF WORKING AGE PEOPLE THINK

THEY WILL BE FINANCIALLY COMFORTABLE IN RETIREMENT, BASED ON HOW THEIR RETIREMENT SAVING IS PROGRESSING

51%

OF WORKING AGE PEOPLE SAY

THEY WILL CONTINUE WORKING TO SOME EXTENT IN RETIREMENT

## WITH NEW RULES LIMITING

what you can contribute and withdraw, is Super going to be enough to provide a living income for your retirement?

Evidence shows that to live comfortably in Australia, you will need at least \$2m in financial assets.

To reach Financial Freedom you need to ensure that you have a suitable wealth plan in place.

Quantum has developed a '6 Steps' to financial freedom process. This is what we call a Quantum Wealth Plan.



### Step 1 - Your Own home

Step 1 involves buying your first home upon purchase and then paying down the mortgage and creating equity in your home.

This will ensure that you can use this equity for future investments.



### Step 3 - Taxation Structure

Step 3 involves taxation structures.

Quantum works with clients to ensure that you have sufficient tax structures for both pre and post retirement



### Step 5 - Share Investments

Step 5 involves investing in shares and equities, via a range of managed funds and exchange traded options.



### Step 2 - Superannuation

Step 2 is to ensure that you have sufficient superannuation in place.

Superannuation is one of the most tax effective investment vehicles in Australia and investors should maximize the funds that could be accumulated overtime.



### Step 4 - Property Investments

Step 4 is to start creating additional property investments in addition to your family home.

Typically, Quantum focuses on the three main capital cities being Sydney, Melbourne and Brisbane.



### Step 6 - Financial Freedom

Step 6 is using of all the steps above (1-5) this should lead to financial freedom.

**Financial freedom** is the state where you have sufficient assets to generate income to meet your financial needs at retirement.

Quantum's philosophy is to provide innovative investment choices to our clients that are supported by a strong and strategic investment and a tax effective retirement plan.



## Wealth Plan Checklist

- ✓ Review Tax Plan ☐
- ✓ Complete Investment Risk Scoring ☐
- ✓ Review Retirement Plan ☐
- ✓ Review Current Investments and Loans ☐
- ✓ Complete cashflow and budget ☐
- ✓ Review Overall Wealth Plan ☐
  
- ✓ Consolidate Investment and Wealth Plan Ideas ☐
- ✓ Have you reviewed our insurance and assets ☐