



Financial Masterplan for

John and Mary Smith

This report summarizes your financial picture as discussed with your adviser, together with a view of how your finances could change over time.

Prepared:

01/06/2022

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Financial Summary

The Financial Summary report provides you with an overview of your plan assumptions and key projections, including Cash Flow, Net Worth, and Asset Allocation. In addition, it provides Insights into achieving your goals. It indicates the state of your current financial health.

Net Worth

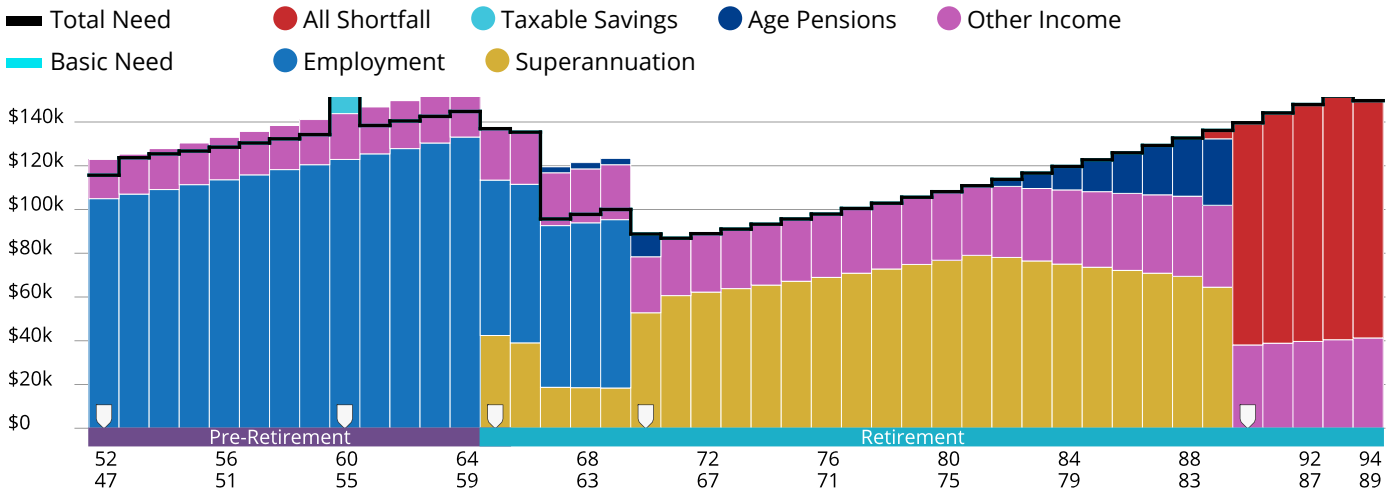
\$1,110,000

Assets : \$2,010,000
Liabilities : \$900,000

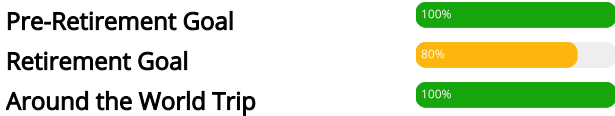
John Smith
Current Age: 52
Retirement Age: 65

Mary Smith
Current Age: 47
Retirement Age: 65

Cash Flow, Detailed



Goal Summary



Assumptions

Inflation Rate: 3% Property Growth: 2.5%
Cash Growth: 1.5% Investment Growth: 5%
Income Growth: 2%

Financial Summary

Insights

Annual Savings Need

Save an additional **\$14,987** annually until the following event: Retirement (John), to meet your goal.

Retirement Spending

You can afford to spend **\$39,775** annually in retirement with your current plan.

Life Needs

If John passed away today, an additional **\$982,422** in life insurance cover would be needed to maintain Mary's lifestyle.

If Mary passed away today, an additional **\$1,035,156** in life insurance cover would be needed to maintain John's lifestyle.

Investment Returns

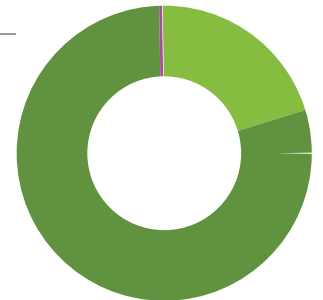
A **4.96%** return is needed annually to prevent shortfall.

Lump Sum Savings

A lump sum of **\$152,734** would be needed at the following event: Plan Start, to prevent shortfall.

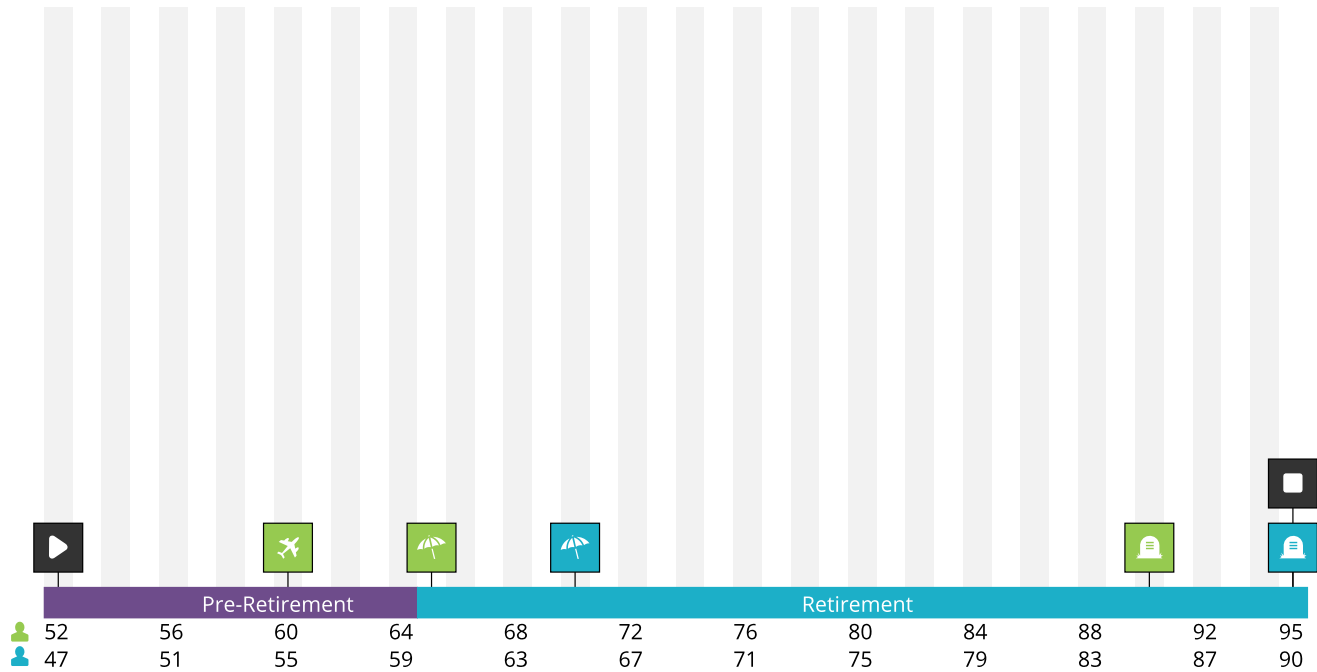
Asset Allocation

● Superannuation: 20.49% ● Non-Liquid: 79.02% ● Taxable: 0.49%




Events & Goals


The Events and Goals report lists significant dates in your life. These may include events such as, the start of retirement, an anniversary trip, as well as the start year of your plan and projected mortality. These events guide the projections within your plan.



2022



Plan Start
2022

2030


Travel
Age : 60


John

2035


Retirement
Age : 65


John

2040


Retirement
Age : 65


Mary

2060



Mortality
Age : 90

John

2065





Mortality
Age : 90

Mary


Plan End
2065

Goal Funding Status

The Goals Funding Status displays the percentage goal achievement of each of your stated goals within your plan. A goal with a percentage of less than 100% or one where the goal will not be met in all years, indicates that the goal is not achievable given the specifics of your plan. Changes are required.

| | |
|---|---|
| Pre-Retirement Goal \$40,000/yr | Goal will be met for 13 of 13 Years  |
| Around the World Trip \$15,000 | Goal will be met for 1 of 1 Years  |
| Retirement Goal \$40,000/yr | Goal will be met for 24 of 30 Years  |




Adviser Fact Find

The Adviser Fact Find report provides a listing of all data and assumptions used in the creation of your plan. It forms the basis of all projections and will impact the outcome. Review the accuracy of the data and assumptions to ensure a realistic projection of your situation.

Household

| Name | Current Age | Birth Year |
|--|-------------|------------|
|  John Smith | 52 | 1970 |
|  Mary Smith | 47 | 1975 |

Goals

| Description | Progress | Amount |
|-----------------------|--|-----------------|
| Around the World Trip |  100% | \$15,000 |
| Retirement Goal |  80% | \$40,000 |
| Pre-Retirement Goal |  100% | \$40,000 |
| Total | | \$95,000 |

Income

| Description | Type | Value |
|--------------------------|------------|------------------|
| John Employment (John) | Employment | \$50,000 |
| Mary Employment (Mary) | Employment | \$55,000 |
| Total | | \$105,000 |

Other Income

| Description | Type | Value |
|-------------------------------|--------------|-----------------|
| Rental income (John , Mary) | Other Income | \$18,000 |
| Total | | \$18,000 |

Savings and Investments

| Description | Type | Value |
|---------------------------------|---------|-----------------|
| Savings Account (John , Mary) | Savings | \$10,000 |
| Total | | \$10,000 |

Adviser Fact Find

Superannuation

| Description | Type | Value |
|---------------------|----------------|------------------|
| John Super (John) | Superannuation | \$200,000 |
| Mary Super (Mary) | Superannuation | \$200,000 |
| Total | | \$400,000 |

Property

| Description | Type | Value |
|-------------------------------------|-------------------|--------------------|
| Main Residence (John , Mary) | Primary Residence | \$1,000,000 |
| Investment Property (John , Mary) | Rental Property | \$600,000 |
| Total | | \$1,600,000 |

Debt

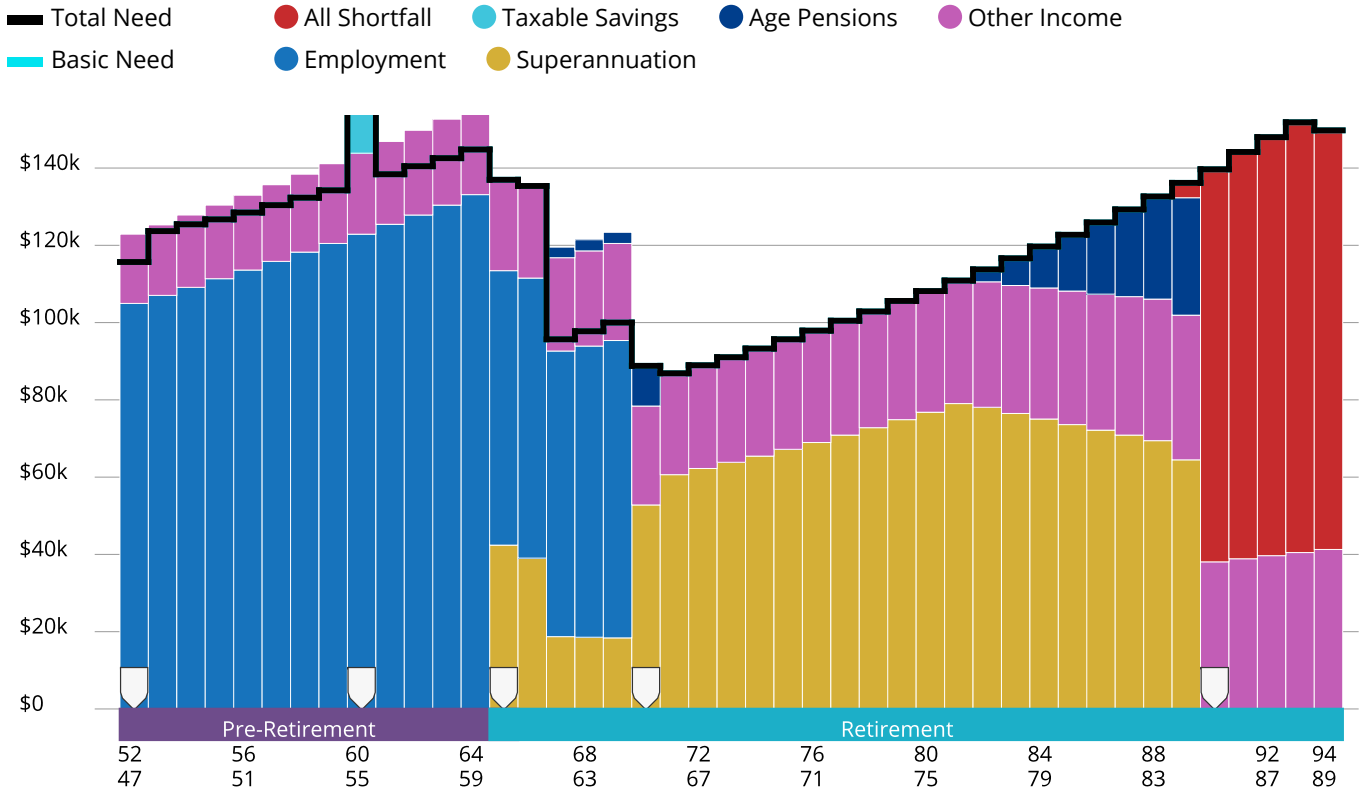
| Description | Type | Value |
|-------------------------------------|------|------------------|
| Main Mortgage (John , Mary) | Debt | \$500,000 |
| Investment Mortgage (John , Mary) | Debt | \$400,000 |
| Total | | \$900,000 |

Cash Flow Detailed Analysis

The Cash Flow report projects your cash flow throughout your plan. Incomes and expenses are organized by category and summarized as Total Incomes and Total Expenses. This report indicates your ability to meet your goals and expenses given your level of income and resources.

What does this chart mean?

A red bar indicates there could be a shortfall in that plan year, all other colours illustrate sources of income that could be used to meet goals and spending needs in that plan year.



Basic need: Is represented by the light blue line running through each bar. It is the total of those expenses considered as basic living expenses plus income taxes.

Total need: Is represented by the black line running through each bar. It is the total of all basic living expenses, plus income taxes along with contributions to savings and pensions. It will also include any expenses considered as leisure, luxury or milestone.

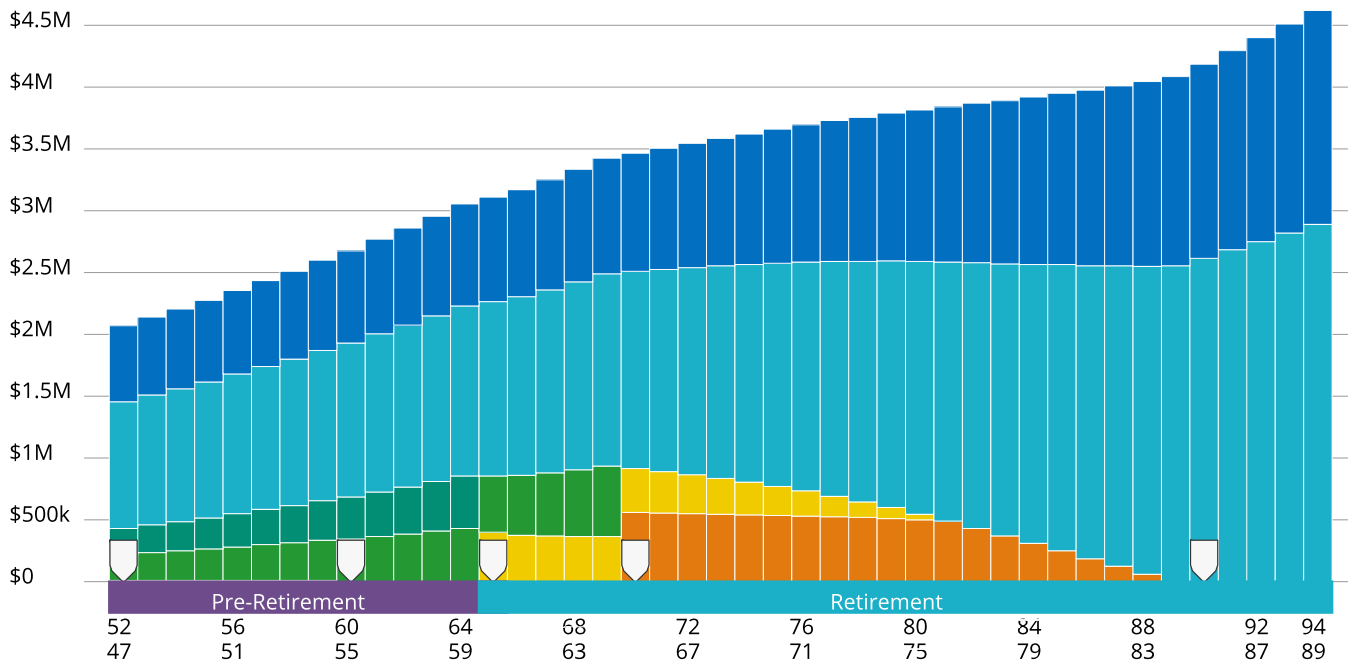
Cash Flow Detailed Analysis - First Five Years

| Incomes | 2022 | 2023 | 2024 | 2025 | 2026 |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|
| Age : John Mary | 52 47 | 53 48 | 54 49 | 55 50 | 56 51 |
| Employment Incomes | | | | | |
| Mary Employment | \$55,000 | \$56,100 | \$57,222 | \$58,366 | \$59,534 |
| John Employment | \$50,000 | \$51,000 | \$52,020 | \$53,060 | \$54,122 |
| Other Incomes | | | | | |
| Rental income | \$18,000 | \$18,360 | \$18,727 | \$19,102 | \$19,484 |
| Total Incomes | \$123,000 | \$125,460 | \$127,969 | \$130,529 | \$133,139 |
| Expenses | | | | | |
| Basic Expenses | | | | | |
| Investment Mortgage - payment | \$16,752 | \$16,752 | \$16,752 | \$16,752 | \$16,752 |
| Main Mortgage - payment | \$41,880 | \$41,880 | \$41,880 | \$41,880 | \$41,880 |
| Pre-Retirement Goal | \$40,000 | \$41,200 | \$42,436 | \$43,709 | \$45,020 |
| Taxes | | | | | |
| Annual Taxes for previous year | \$17,159 | \$23,993 | \$24,412 | \$24,468 | \$24,977 |
| Total Expenses | \$115,791 | \$123,825 | \$125,480 | \$126,809 | \$128,630 |
| SURPLUS/SHORTFALL | \$7,209 | \$1,636 | \$2,489 | \$3,720 | \$4,510 |
| Allocated To Savings | \$0 | \$0 | \$0 | \$0 | \$0 |
| Unallocated Surplus | \$7,209 | \$1,635 | \$2,488 | \$3,719 | \$4,509 |

Assets (Detailed)

The Assets (Detailed) report projects the value of your assets over your lifetime. This includes, property, savings and investment accounts. The value is based upon the growth rate assigned to each account or property.

- Investment Property
- Main Residence
- John Super
- Mary Super
- Savings Account
- John Pension
- Mary Pension



Assets (Detailed)

| Year | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 |
|---------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Age : John Mary | 52 47 | 53 48 | 54 49 | 55 50 | 56 51 | 57 52 |
| Investment Property | \$615,000 | \$630,375 | \$646,134 | \$662,288 | \$678,845 | \$695,816 |
| Main Residence | \$1,025,000 | \$1,050,625 | \$1,076,891 | \$1,103,813 | \$1,131,408 | \$1,159,693 |
| John Super | \$212,463 | \$225,730 | \$239,844 | \$254,850 | \$270,564 | \$287,017 |
| Mary Super | \$212,909 | \$226,670 | \$241,331 | \$256,937 | \$273,287 | \$290,413 |
| Savings Account | \$10,150 | \$10,302 | \$10,457 | \$10,614 | \$10,773 | \$10,934 |

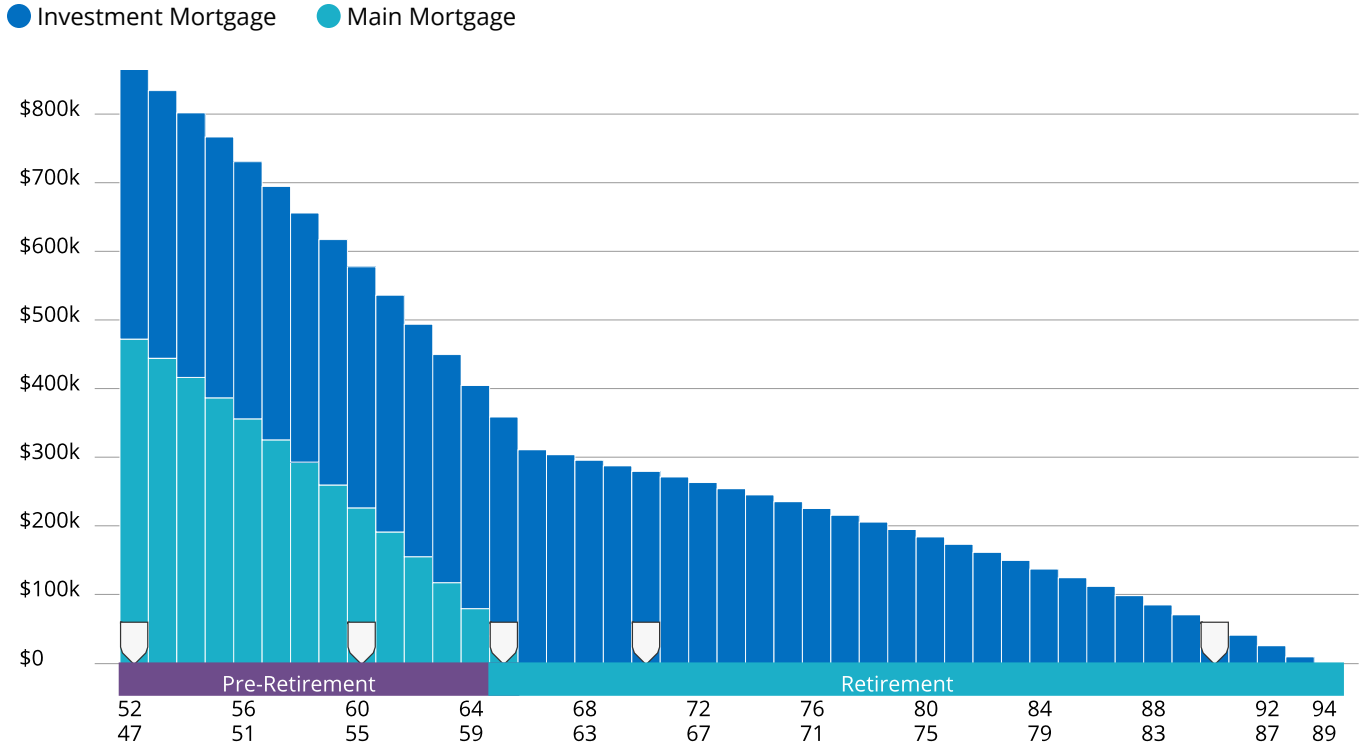
| Year | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 |
|---------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Age : John Mary | 58 53 | 59 54 | 60 55 | 61 56 | 62 57 | 63 58 |
| Investment Property | \$713,211 | \$731,042 | \$749,318 | \$768,051 | \$787,252 | \$806,933 |
| Main Residence | \$1,188,686 | \$1,218,403 | \$1,248,863 | \$1,280,085 | \$1,312,087 | \$1,344,889 |
| John Super | \$304,241 | \$322,269 | \$341,136 | \$360,876 | \$381,528 | \$403,130 |
| Mary Super | \$308,347 | \$327,125 | \$346,783 | \$367,359 | \$388,892 | \$411,423 |
| Savings Account | \$11,098 | \$11,265 | \$143 | \$145 | \$147 | \$149 |

| Year | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 |
|---------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Age : John Mary | 64 59 | 65 60 | 66 61 | 67 62 | 68 63 | 69 64 |
| Investment Property | \$827,107 | \$847,784 | \$868,979 | \$890,703 | \$912,971 | \$935,795 |
| Main Residence | \$1,378,511 | \$1,412,974 | \$1,448,298 | \$1,484,506 | \$1,521,618 | \$1,559,659 |
| John Super | \$425,723 | | | | | |
| Mary Super | \$434,994 | \$459,651 | \$485,440 | \$512,408 | \$540,605 | \$570,085 |
| Savings Account | \$152 | | | | | |
| John Pension | | \$400,347 | \$377,261 | \$373,489 | \$369,754 | \$366,056 |

| Year | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 |
|---------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Age : John Mary | 70 65 | 71 66 | 72 67 | 73 68 | 74 69 | 75 70 |
| Investment Property | \$959,190 | \$983,170 | \$1,007,749 | \$1,032,943 | \$1,058,766 | \$1,085,236 |
| Main Residence | \$1,598,650 | \$1,638,616 | \$1,679,582 | \$1,721,571 | \$1,764,611 | \$1,808,726 |
| John Pension | \$356,378 | \$338,183 | \$317,398 | \$293,870 | \$267,437 | \$237,931 |

Debts

The Debts chart projects the total outstanding amount of your debts over your lifetime. The value outstanding is shown as of the end of the 12-month period. Current value and remaining amortization of each debt are based upon the interest rate, payment amount and payment frequency applied to the original loan balance.



Debts

The Debts chart projects the outstanding amount of each of your liabilities over your lifetime. The value outstanding is shown as of the end of the 12-month period. Current value and remaining amortization of each liability are based upon the interest rate, payment amount and payment frequency applied to the original loan balance.

| | 2022 | 2023 | 2024 | 2025 | 2026 |
|---------------------|-----------|-----------|-----------|-----------|-----------|
| Age : John Mary | 52 47 | 53 48 | 54 49 | 55 50 | 56 51 |
| Investment Mortgage | \$395,248 | \$390,353 | \$385,312 | \$380,119 | \$374,771 |
| Main Mortgage | \$473,120 | \$445,434 | \$416,917 | \$387,544 | \$357,290 |

| | 2027 | 2028 | 2029 | 2030 | 2031 |
|---------------------|-----------|-----------|-----------|-----------|-----------|
| Age : John Mary | 57 52 | 58 53 | 59 54 | 60 55 | 61 56 |
| Investment Mortgage | \$369,262 | \$363,588 | \$357,744 | \$351,724 | \$345,524 |
| Main Mortgage | \$326,129 | \$294,033 | \$260,974 | \$226,923 | \$191,851 |

| | 2032 | 2033 | 2034 | 2035 ¹ | 2036 |
|---------------------|-----------|-----------|-----------|-------------------|-----------|
| Age : John Mary | 62 57 | 63 58 | 64 59 | 65 60 | 66 61 |
| Investment Mortgage | \$339,137 | \$332,559 | \$325,784 | \$318,806 | \$311,618 |
| Main Mortgage | \$155,726 | \$118,518 | \$80,194 | \$40,720 | \$61 |

| | 2037 | 2038 | 2039 | 2040 ² | 2041 |
|---------------------|-----------|-----------|-----------|-------------------|-----------|
| Age : John Mary | 67 62 | 68 63 | 69 64 | 70 65 | 71 66 |
| Investment Mortgage | \$304,215 | \$296,589 | \$288,735 | \$280,645 | \$272,312 |
| Main Mortgage | | | | | |

| | 2042 | 2043 | 2044 | 2045 | 2046 |
|---------------------|-----------|-----------|-----------|-----------|-----------|
| Age : John Mary | 72 67 | 73 68 | 74 69 | 75 70 | 76 71 |
| Investment Mortgage | \$263,729 | \$254,889 | \$245,784 | \$236,405 | \$226,746 |
| Main Mortgage | | | | | |

| | 2047 | 2048 | 2049 | 2050 | 2051 |
|---------------------|-----------|-----------|-----------|-----------|-----------|
| Age : John Mary | 77 72 | 78 73 | 79 74 | 80 75 | 81 76 |
| Investment Mortgage | \$216,796 | \$206,548 | \$195,992 | \$185,120 | \$173,922 |
| Main Mortgage | | | | | |

| | 2052 | 2053 | 2054 | 2055 | 2056 |
|---------------------|-----------|-----------|-----------|-----------|-----------|
| Age : John Mary | 82 77 | 83 78 | 84 79 | 85 80 | 86 81 |
| Investment Mortgage | \$162,387 | \$150,507 | \$138,270 | \$125,666 | \$112,684 |

Debts

| | 2052 | 2053 | 2054 | 2055 | 2056 |
|---------------|------|------|------|------|------|
| Main Mortgage | | | | | |

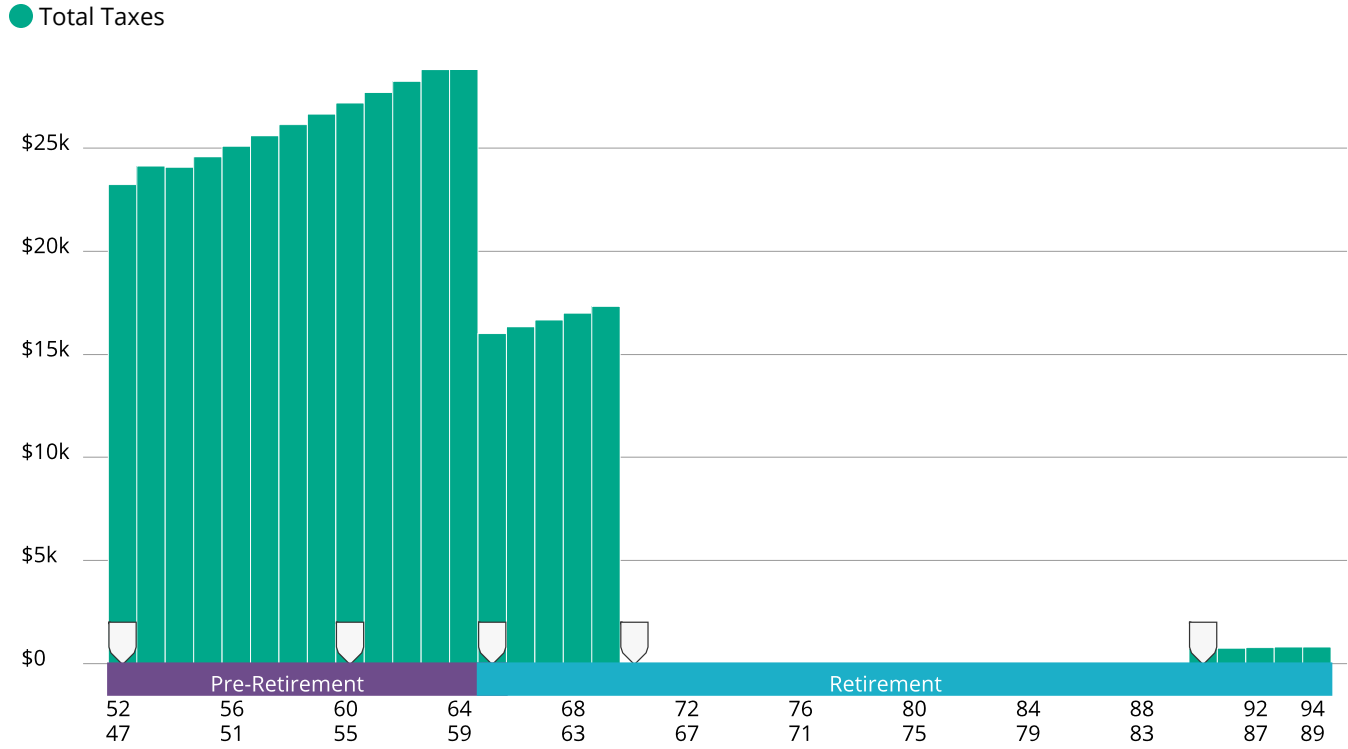
| | 2057 | 2058 | 2059 | 2060 | 2061 |
|---------------------|----------|----------|----------|----------|----------|
| Age : John Mary | 87 82 | 88 83 | 89 84 | 90 85 | 91 86 |
| Investment Mortgage | \$99,313 | \$85,540 | \$71,354 | \$56,743 | \$41,693 |
| Main Mortgage | | | | | |

| | 2062 | 2063 | 2064 |
|---------------------|----------|----------|---------|
| Age : John Mary | 92 87 | 93 88 | 94 89 |
| Investment Mortgage | \$26,192 | \$10,226 | |
| Main Mortgage | | | |

¹John's Retirement Year ²Mary's Retirement Year

Taxes (Simple)

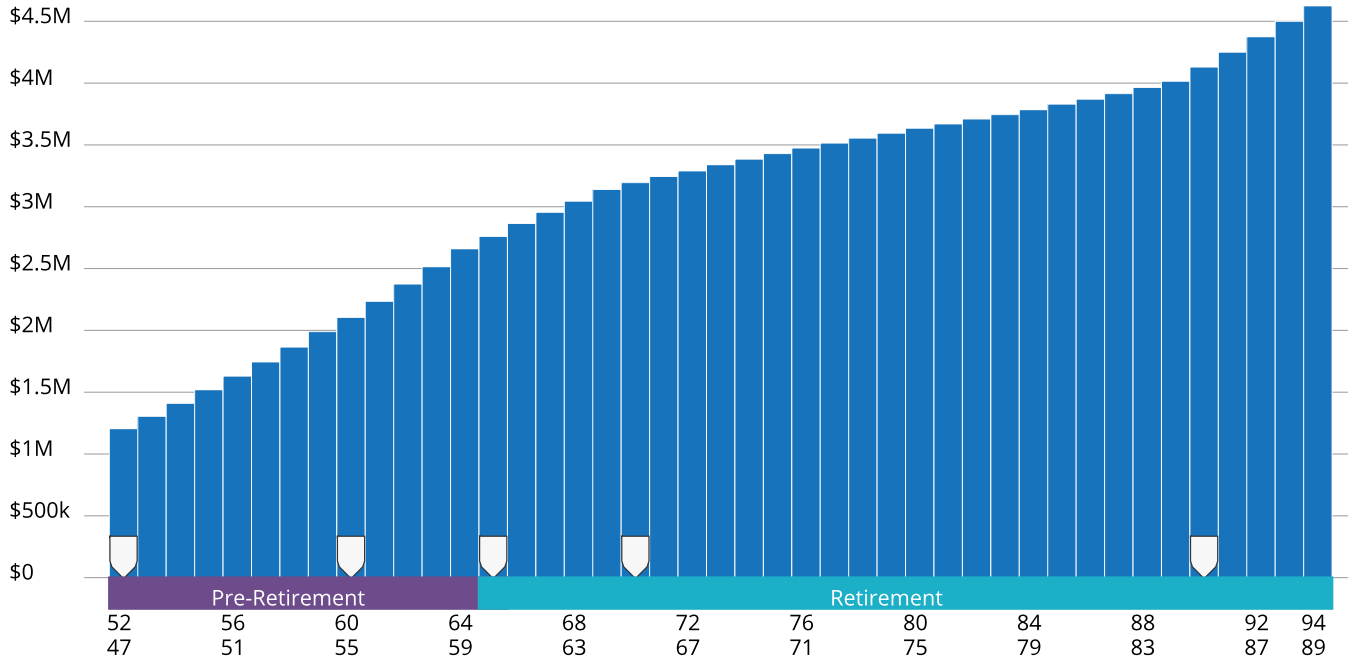
The Taxes-Simple chart projects the level of your taxes owed in each year of your plan. Taxes are estimated based on your sources of income and the taxable status of your accounts and property. Periods of low or no taxation can be identified in order to apply appropriate strategies.



Net Worth

The Net Worth graph projects the value of all of your assets less any liabilities throughout your lifetime. The value is based upon the growth rate assigned to your assets, including investments, retirement savings and property. A positive net worth indicates that the value of your assets exceeds the value of your liabilities.

● Net Worth



Net Worth - End of Plan

| | 2052 | 2053 | 2054 | 2055 | 2056 |
|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Net Worth | \$3,710,173 | \$3,748,776 | \$3,789,005 | \$3,830,842 | \$3,874,275 |

| | 2057 | 2058 | 2059 | 2060 | 2061 |
|---------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Age : John Mary | 87 82 | 88 83 | 89 84 | 90 85 | 91 86 |
| Superannuation | \$126,541 | \$62,038 | | | |
| Taxable | | | | | |
| Non-Liquid | \$3,892,057 | \$3,989,358 | \$4,089,092 | \$4,191,319 | \$4,296,102 |
| Total Assets | \$4,018,598 | \$4,051,396 | \$4,089,092 | \$4,191,319 | \$4,296,102 |
| Secured | \$99,313 | \$85,540 | \$71,354 | \$56,743 | \$41,693 |
| Total Debts | \$99,313 | \$85,540 | \$71,354 | \$56,743 | \$41,693 |
| Net Worth | \$3,919,285 | \$3,965,856 | \$4,017,738 | \$4,134,576 | \$4,254,409 |

| | 2062 | 2063 | 2064 |
|---------------------|--------------------|--------------------|--------------------|
| Age : John Mary | 92 87 | 93 88 | 94 89 |
| Superannuation | | | |
| Taxable | | | |
| Non-Liquid | \$4,403,505 | \$4,513,592 | \$4,626,432 |
| Total Assets | \$4,403,505 | \$4,513,592 | \$4,626,432 |
| Secured | \$26,192 | \$10,226 | |
| Total Debts | \$26,192 | \$10,226 | |
| Net Worth | \$4,377,313 | \$4,503,367 | \$4,626,432 |

¹John's Retirement Year ²Mary's Retirement Year

Disclaimer

These results are based on a number of assumptions regarding the client and investment returns, and are, therefore, subject to a number of risks and uncertainties that could cause actual results to differ materially from the assumptions. This represents only one of many possible outcomes. Past performance of investments is no guarantee of future results. Nothing contained herein should be construed as an offer to sell or as an offer to buy securities. Copyright © 2007-2022 Voyant, Inc.
