

COURSE OUTLINE

# *Envision Your Money*



**envision**  
FINANCIAL

# Thank you for your interest in the *Envision Your Money* course.

The course comprises of 6 evening classes over 6 weeks.  
Let's take a look at what you can expect to learn over each week.

## **Week 1 - Budgeting and savings plans**

The aim of this module is to help individuals identify how to set up and manage a budget as well as to address where and how money can be saved throughout the year.

This unit will also address the following themes:

- Where to save your money.
- The key reasons why budgets fail and strategies to keep you on track.
- Various saving structures to maximise tax efficiency and flexibility.
- The taxation implications of savings plans.
- Utilising superannuation as a savings vehicle and legislative changes impacting contributions.
- The uses of offset accounts and redraw facilities as part of your budgeting strategy.
- Ways to change behaviour so your budget does not fail in the future.

## **Week 2 - Borrowing strategies and the cost of money**

The aim of this module is to identify the various ways that credit can be used as part of an investment strategy, where to get it, how to use what you have and how to make the most of your existing structures.

This unit will also address the following themes:

- Credit cards and personal loans.
- Making the most of your home loan.
- Fixed versus variable home loans.
- Interest only versus principal and interest loans.
- Offset and redraw facilities.
- The lending world, post the Banking Royal Commission.

## **Week 3 - Investment options and investment vehicles**

The aim of this module is to identify the different investment options that are available to consumers. To identify the overall cost of investment and help people make cost effective informed decisions when it comes to structuring their asset base. We will also address asset allocation and how to structure a portfolio that is appropriate for you.

This unit will also address the following themes:

- Identify investment options in the market
- Asset Allocation – how do you feel about risk?
- Managed funds – the good the bad and the ugly.
- Shares – are they risk and why use them?
- Exchange Traded Funds – what are they and what do they do?
- Converting Preference Shares – their place in your portfolio and how they work.
- Investment for income and growth – what's more important?
- The use of Wrap accounts and Investment Platforms.

#### **Week 4 - Superannuation**

The aim of this module is to identify the different superannuation funds in the market and understand what they offer. This unit will give you the tools to compare different funds, review investment options and also decide what is best for you.

This unit will also address the following themes:

- Personal Superannuation Funds.
- Industry Super Funds.
- Self Managed Superannuation Funds (SMSF).
- Contribution strategies and structuring your retirement benefits.
- Changes in superannuation legislation.
- Transfer Balance Cap – what and how does it work?
- When and why to make superannuation contributions.

#### **Week 5 - Retirement income streams and the use of franking credits**

The aim of this module is to identify the different retirement income streams, the planning considerations and how to make the most of your return from superannuation when you need it most.

We will also address the following themes:

- How and why start a pension?
- What sort of pension do you need?
- Account Based Pensions and Transition to Retirement Pensions.
- Planning strategies in retirement.
- Pension components and taxation implications.
- Franking credits – who is *'frank'* and why control them in retirement?

#### **Week 6 - Personal insurance and how to compare policies**

The aim of this module is to identify the types of insurance that is available, the difference in contracts and how to consider your own needs in the future. This module will give you the tools to compare the market and think outside the box when it comes to protecting yourself.

We will also address the following themes:

- What different policies do and why they are not all the same.
- What do you need and how do you cover it.
- Key inclusions that all good contracts should have.
- How to structure your cover and things to consider.
- Taxation implications of cover.
- What happens when you need to make an insurance claim.

**Register your interest now at**  
**[www.envisionfinancial.com.au/events](http://www.envisionfinancial.com.au/events)**  
**or call us on (02) 6260 4749**

## Course fee and inclusions

The Course Fee is \$550.00 (including GST) and covers:

- 6 evening classes over 6 weeks.
- Each class is between 1-1.5 hours.
- Access to workshop notes.
- A yearly subscription to our Knowledge Centre that includes information, calculators, videos and more.
- Small class sizes.
- The ability to ask questions from Luke Smith, a qualified financial planner. Luke also presents the units.
- Great information and education around financial matters and strategies.
- The ability to ask questions at workshops.
- An interactive online wealth report to help you start thinking about your personal financial planning matters.

You will also receive a Post Event Health Check (personal appointment) with Luke Smith during business hours to confidentially discuss your own financial situation.

**Register your interest now at [www.envisionfinancial.com.au/events](http://www.envisionfinancial.com.au/events) or call us on (02) 6260 4749.**

## What clients say about Envision

*"Luke is a superstar. Best in the business, can't recommend high enough. His ongoing advice over the years has proven to be invaluable." – Brendan, under 35.*

*"Luke has been a wealth of knowledge in relating to my needs and wants. His understanding, combined with his expertise ensured I received exactly what I needed. Luke provided great communication and acted promptly and efficiently with a high level of professionalism at all times." – Rob, 34-35*

*"My first appointment with Luke left me feeling relieved as I felt I was finally getting my super sorted. At the second appointment Luke demonstrated how well he listened to my goals and understood how best to achieve them. He came highly recommended by friends and I have since recommended him to others who have been very happy with his level of service and expertise."- Bernadette, 46-55.*

*"Luke is very approachable but also professional . He explains complex issues in a way which I can understand. I trust him." – Beth, 56-65*

### Important information

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