

Clients Name



Client Data

	Client 1	Client 2
First Name	Man	Partner
Surname		
Date of Birth	4-Jan-58	18-Mar-59
Number of Children	2	

Income

	Client 1	Client 2
Salary Package Limit	168,000	70,000
Other Income		-
Gov't Pension		
less Salary Sacrifice		
less Super Sacrifice		
From Pay Slip		
Annual Income	154,128	70,000
Estimated PAYG	39,000	15,000

Expenses

Rent per annum	-
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Retirement

Planned Retirement Dates	Dec-18	Dec-18
Retirement Income	50,000	
After Tax Income to Retirement		60,000

Assets & Liabilities

Own residence		
Suburb	Moonee Ponds	
Market Value	1,400,000	
Loan balance	111,500	
Home Contents	60,000	
Personal Effects		
Motor Vehicle	6,000	25,000
Superannuation	150,000	80,000

Valuation Date

As at

Key Assumptions

Costing Assumptions

Property	Council Rates	800
	Repairs & Maintenance	500
	Insurance	600
	Land Tax	350
	Water Rates	250
	Sum of Other Expenses	2,500
	Agents Fees	7.7% of Gross Rental income

Assumptions

		Expressed in Current \$
Capital Growth of Property	8.0% per annum	5.4%
Capital Growth of Investments	5.0% per annum	2.4%
Home Contents & Personal Effects remain the same		
Cars	20% % drop of current value per year	
Inflation	2.5%	
Rent Increases	5.0% per annum	2.4%
Income Return on Investments	3.0% per annum	0.5%
Wage Growth	3.5%	1.0%
Cost of Living Expense	2.5% per annum	0.0%
Contribution Tax per annum	15% re superannuation cont tax	
Net Return on Superfunds	7.0% accumulation phase	4.39%
Net Return on Superfunds	8.1% non-taxed environment	5.4%
Deposit Paid	20%	
Rent Yield	3.8% per annum	
Mortgage Interest Rate	8.9%	
Tax Depreciation (15% over 10 yrs)	1.5%	
UK/Aus FX Rate	2.5	

Naming Convention

WageGrowth	3.5%
Inflation	2.5%
COLE	2.5%
RentIncrease	5.0%
RealRentIncrease	2.4%
CapPropGrowth	8.0%
RealCPGrowth	5.4%
CapInvestGrowth	5.0%
RealCIGrowth	2.4%