

A person in a white shirt is pointing at a laptop screen. On the desk, there is a wooden house model, a clipboard with documents, and a calculator. The scene is set in an office environment.

# Strategic Financial Consultations – Property Investors



## 1. How We Help You

Everyone goes (or should go) once a year to their Doctor for a health check. However, very few people consider a Strategic Financial Consultations (SFC) on their property investments, wealth creation or financial planning goals.

A Strategic Financial Consultation is a holistic review of your wealth creation goals, taking into account issues around tax, asset protection, estate planning, finance and structures, to assist you in meeting your objectives.

The results and feedback are provided to you, either to confirm that your property finance is in good shape OR that it is not and that we can then make appropriate recommendations as to how they could be improved upon.

This could not only save you thousands of dollars each year but also allow you to achieve investment growth aspirations that you did not think possible. The best part is that we can undertake this analysis with some very simple information that we can source from you.

## 2. Financial Health Checks and Strategic Consultations for Aspiring and Seasoned Investors

Many Australians fail to realise the importance and advantages of reducing their mortgage debt burden to increase the amount of extra cash, they could free up by restructuring their loans or looking to lock in repayments which may be an advantage to them over the life of their loan. We have put together a simple checklist. If any of these conditions apply to you, Contact us now to find your best option.

Effective financing is one of the most powerful ways to get the most out of your investment properties. How you fund your investment property has a major impact on the returns you may receive, so the type of loan used to buy the property should be chosen carefully. You want to make sure they perform well. You don't want to find out later that you could have used a different lender or structured things differently and saved tens of thousands of dollars.

Our SFC is a personalised accounting service designed to assist either aspiring or seasoned investors to review their financial situation and provide expert tax and accounting advice.

Prior to your financial strategic consultation, your financial position and long term goals are reviewed by a Senior Advisor (submitted prior to the appointment) so as to maximise the consultation time that's essentially forward thinking with an emphasis on practical next steps.

Throughout your SFC, a Senior Advisor can discuss in depth, where you are today and what next steps you could consider that would preserve, protect and continue to grow your family wealth whilst legally reducing taxes.





### 3. Your SFC is tailored to your circumstances and stated objectives, and may cover:

- ✓ Structuring – Buying in the right structure, Evaluation of existing structures for Tax Planning, asset protection, and estate planning
- ✓ Return on Investment – Is my investment successful or will it have a chance of being successful and am I making a profit.
- ✓ What are the Tax Consequences if I develop, hold or sell my property. How do I minimise the tax effects on my property strategy.
- ✓ Are my finances and loans structured to achieve my desired property objectives
- ✓ How does my property strategy fit in with my overall wealth strategy and lifestyle.

This robust and enlightening appointment could leave you inspired to expand your mindset of what is possible and assist in arranging your financial affairs to give you peace of mind and clearer direction moving forward.



## 4. How to Book your SFC

A Strategic Financial Consultation is a pre-paid appointment with a Senior Advisor at Chan & Naylor. An SFC would benefit those who are seeking to better structure their current and future assets and debts for reduced tax liabilities, gain greater flexibility and control of their wealth, take measures to improve asset protection and recommended steps for more effective succession planning and estate planning.

If you want to undertake an SFC, call one of our offices and our staff will assess your situation and advise you of the costs of your tailored SFC.

After your consultation, we will provide you with a written report, an action plan and advise regarding next steps to buy your next investment property.

All our integrated services combining specialist accounting, business advisory, wealth planning (financial advice) and mortgage brokering can provide a complete and convenient solution that's tailored specific to your needs and long term objectives.

For your convenience and to ensure prompt service, all your future enquiries and our specialist services are managed by a dedicated Client Manager – your single point of contact at Chan & Naylor – backed by our unique system of support.

**So, are you ready? Let's start.**



### **\*Disclaimer**

Before acting on any information you may have received during a strategic financial consultation, or read about on our websites, email communications, guides including our newsletters, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs.

If any products are discussed, you should obtain a Product Disclosure Statement relating to the products and consider its contents before making any decisions.

It is recommended to seek advice from a qualified professional relevant to your particular needs or interests. (For instance, Tax Advice from a Tax Agent, Financial Advice from a Licensed Financial Adviser and so on and so forth).

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