

Money Check-Up.

[USER NAME]

[DATE]

Welcome to your moneyGPS Money Check-Up Report.

Your Money Check-Up report will provide you with detailed information about your financial health and position over a wide range of areas, including:

- Your financial goals.
- Your investment and risk profile.
- Insurance and superannuation.
- Comparisons of your financial position.
- A checklist of gaps, and actions to resolve them.

We've provided you with a comprehensive and detailed report, and it may take a while to absorb but don't worry. Our friendly moneyGPS Coaches are on hand to help you figure out what's next and go through anything you're unsure about. To chat with them, simply book an appointment for a time that's convenient for you, and they'll do the rest.

[Book appointment →](#)

ABOUT YOU.

This report is all about you, your financial goals and the best ways to achieve them. Firstly, here's a quick summary of what you've told us so far:

Who you are

Your age:	{age}
Your marital status:	{status and partner name if relevant}
Your dependants:	{dependents}
Your job:	{job}
Your annual income:	{annual salary}
Your takehome pay:	{take home pay} per {frequency}
Your personal insurance:	{life}, {TPD}, {income protection}
You're also:	{making voluntary contributions}, {paying off a student loan} {etc}

What you own

Your current assets and their approximate values are:

Your home value:	{home value}
Your savings total:	{savings total}
Your investment property value:	{investment property value}
Your share portfolio:	{share portfolio value}

You have the following in super:

{Super fund title 1}:	{product} {amount}
{Super fund title 2}:	{product} {amount}

What you owe

Your current debts, loans and credit are:

Mortgage:	{amount} {interest rate}
Car loan:	{amount} {interest rate}
Other:	{amount}

You currently have a student debt that is automatically deducted from your pay.

The information on this page is essential information we've used to figure out what your next move should be. So, if you think any of it is wrong or out of date, please click the update button below to go back and change the details. This will produce a new, more accurate report.

[Update →](#)

ABOUT YOU.

Let's review your goals and position, just to make sure we got it right.

YOUR GOALS.



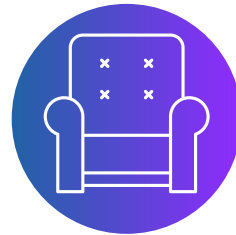
GOAL 1 HOLIDAY

Target Date: xx/xx/xx
Target Amount: \$xxx,xxx



GOAL 2 HOME DEPOSIT

Target Date: xx/xx/xx
Target Amount: \$xxx,xxx



GOAL 3 COMFORTABLE RETIREMENT

Target Date: xx/xx/xx
Target Amount: \$xxx,xxx



GOAL 4 PLANNING FOR RETIREMENT

Target Date: xx/xx/xx
Target Amount: \$xxx,xxx

Throughout this report we've noted which recommendations align with your goals so keep an eye out for these icons!

YOUR FINANCIAL POSITION.

Your net worth is a quick snapshot of your current financial position.

To calculate this, we take the total value of your debts and deduct it from the total value of your assets.

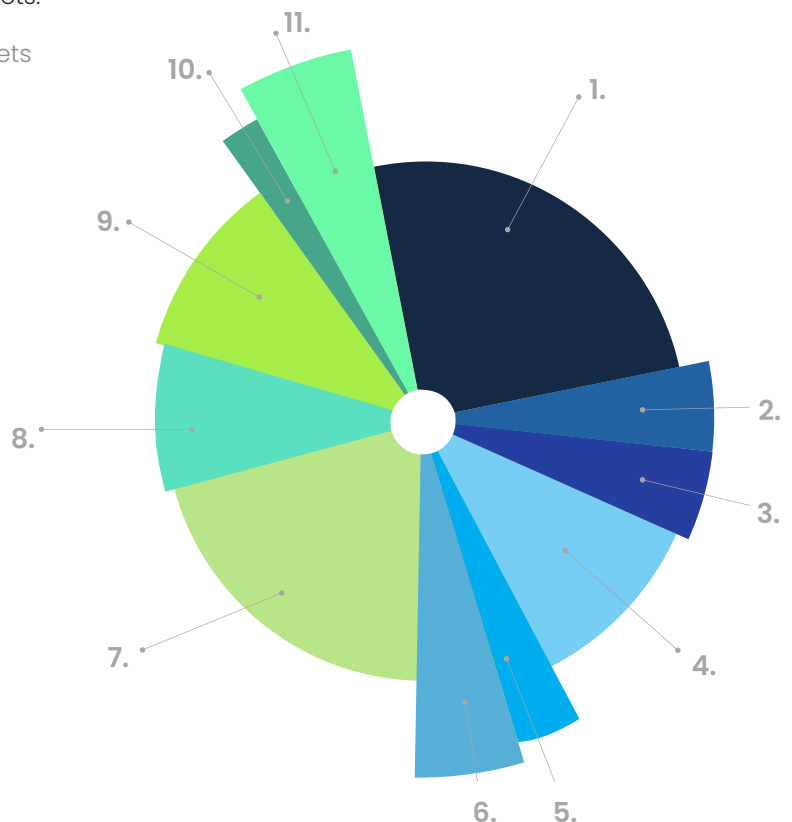
For the purposes of this example, lifestyle assets such as cars and boats etc are excluded.

ASSETS \$XXX,XXX

1. A house I live in \$xxx,xxx
2. Other property equity \$xxx,xxx
3. Savings \$xxx,xxx
4. Term deposit \$xxx,xxx
5. Shares \$xxx,xxx
6. Cryptocurrency \$xxx,xxx

LIABILITIES \$XXX,XXX

7. Personal loan \$xxx,xxx
8. Credit card \$xxx,xxx
9. Car loan \$xxx,xxx
10. Other property liability \$xxx,xxx
11. A house I live in liability \$xxx,xxx



HOW TO ACHIEVE YOUR GOALS.

Looking at your goals and current financial position, we've provided a few suggestions to help you boost your finances and put you on track to achieving your financial objectives.

Each item is specific to your goals and suggests simple, affordable and important steps to navigate your way to a better financial position. Of course, moneyGPS will be with you every step of the way. So let's get started...

OUR RECOMMENDATIONS.

1



SALARY SACRIFICE

Let's help boost your super (and save on tax).

Salary sacrifice involves arranging with your employer to pay some of your own salary into your super (on top of their employer contributions), before tax is calculated. Because these voluntary contributions are taxed at just 15% instead of your normal tax rate, it means:

- You could pay less tax on your take home pay right now, and
- You build your super for a better life in retirement.

You don't even need to sacrifice a lot each payday – in super, every little bit counts.

Let's get started →

BENEFITS & ADVANTAGES

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2



SAVINGS & INVESTMENT ADVICE (NON-SUPER)

Let's help grow your finances.

Investing is all about growing your savings to help reach a goal (which could be as simple as enjoying greater financial peace-of-mind).

You have at least \$5,000 ready to invest, but you might be wondering how best to do this?

Well, that's where our Savings & Investment Advice comes in. moneyGPS is here to ensure that investing is right for you, and if so, that you do it in an informed way.

So, if you're keen to get straightforward, easy-to-understand advice on investing in a portfolio that's right for you (outside of super), then...

Let's get started →

BENEFITS & ADVANTAGES

Starting early and contributing regularly to your savings can make a massive difference to your financial future. For example, if you save \$50 a week for 20 years, you could have \$100,000. Add the effect of compound interest, and you'll see your savings grow even more! Investing can also provide long-term returns, often more significant than savings and even outperform inflation but usually with more risk.

**Talk to a
moneyGPS
coach →**

Our moneyGPS Coaches are real experts, based here in Australia, and they're ready to chat with you about your moneyGPS report.

They can discuss general information on your report, and they're always happy to:

- Answer your questions
- Provide explanations
- Assist with next steps to improve your financial position as well as implementing the recommended advice

HOW TO ACHIEVE YOUR GOALS.



MORTGAGE

Let's help you save on your home loan and pay it off sooner. We've noticed that your current interest rate is high compared to others available on the market. Securing a lower rate, means more money in your pocket, instead of your lender's which helps you achieve your goals.

Take a look...

Shaving just 0.5% interest off a \$550,000 home loan can save up to \$80,000 over the life of the mortgage... which could be up to \$300 per month.

Ready to pay less on your mortgage? →



INVESTMENT PROPERTY

Based on our calculations, we believe you could be in a good position to invest in property and take advantage of all the benefits it can potentially bring, including:

- Growing your wealth faster
- Increasing your cashflow
- Paying off debts more quickly
- Enhancing your lifestyle
- Reducing your tax bill

Let's help you begin investing in property →



LIFE INSURANCE

It looks like your current life insurance could fall short of your needs. This poses a financial risk to you and those who depend on you to support them.

Let's give you and your loved ones greater peace of mind →

TIPS FOR HEALTHIER FINANCES

ESTATE PLANNING

You currently have items missing from your estate planning package. This can cause major problems for family and other loved ones – when they're already experiencing grief and loss.

In most cases, having a current Will that reflects your wishes, can help your family avoid some of the stress of tough times.

Let's get started →

CREDIT SCORE

Your credit score can be the difference between securing a great loan, being charged high-interest rates, or being declined altogether.

Knowing your credit score, identifying areas of improvement, avoiding pitfalls, and finding out how to check your credit report for errors are all important.

Get on top of credit →

UTILITIES & OTHER INSURANCE

Insuring major assets – including your ability to earn an income is a critical part of managing your financial risk. But are you paying too much? Are you under-insured should disaster strike? Could you save on premiums while boosting your peace of mind?

Our specialist partners are ready to help optimise your insurance.

Optimise your insurance →

Understanding your own financial situation is part of the bigger picture.

We've collated information across some of the most common areas of personal finance to show how you compare against your peers – namely, people in a similar age and income bracket to you.



INCOME

What does this mean?

This looks at your income relative a person in a similar situation.

You are currently earning about the same as your peers.



SAVING AS A PERCENTAGE OF INCOME

What does this mean?

This comparison looks at how much of your income you're saving.

It looks like you're saving a similar percentage of your income as other Australians similar to you. Of course, why settle for average when some [expert savings and investment advice](#) → could boost up your ranking.



ASSETS

What does this mean?

This looks at your net wealth relative to your income.

You currently have a similar net worth as other Australians similar to you. Many people like you invest in property to build their assets. If you're keen, but don't know how, our [property investment report](#) → is the perfect place to start.

Let's see how you stack up across your superannuation balance, debt and home loan.

You might think you're in pretty good shape financially, when in fact, compared to people in a similar position, you may be falling behind.



SUPERANNUATION BALANCE

What does this mean?

This is the balance of all your super accounts, and, since superannuation is one of the main assets for your retirement, how much you have now has a direct impact on the comfort of your retirement.

You currently have a reasonably similar superannuation balance to your peers. But your retirement lifestyle could be even better. The more you contribute to your super, especially through simple strategies such as **salary sacrifice** → – which also comes with tax benefits now – the more comfortable you will be in the future.



CREDIT CARD DEBT

What does this mean?

How does your credit card debt compare to others like you?

Your credit card debt levels are similar to the average Australian in your position. In the last few years, Australians' average credit card debt has increased, however it's being managed better. It's a good idea to review your credit card debt regularly, especially if you're on a high interest rate.



HOME LOAN

What does this mean?

We take a look at your mortgage, and where it sits compared to other home loans held by people just like you.

Your mortgage is similar to other people in your position. But there's still room to bring the balance down, such as, paying a bit extra each month, using windfalls such as tax refunds to reduce the capital, and of course, looking out for a better deal. We've also noticed that your current interest rate is high, compared to others available on the market. Check out our **home loan product** → to find the best one for you. You could end up saving thousands of dollars in interest repayments.

YOUR RISK PROFILE.

Your risk profile is an indication of how comfortable you are with the uncertainty that comes with investments.

It's also individual and personal, because it's based on your attitude to risk, and is influenced by things such as your age, investment experience and personality. By asking you some detailed questions, we've been able to determine the most appropriate investment risk profile for you, which is important when determining how you invest your money.

The answers you gave suggests that you're prepared to accept short-term fluctuations in performance for potentially greater returns over the longer term. This means you're comfortable focusing on assets with greater growth.

Your risk profile is:

GROWTH

A growth risk profile indicates a preference towards investments that aim to achieve higher returns, even if they carry greater risk.



Time frame

It is generally recommended that investments focusing on growth should be held for a minimum of five years.

Likelihood of negative returns

As a general rule, a growth investment risk profile carries a likelihood of receiving a negative return once in every four years.

SUITABLE INVESTMENTS FOR YOU

Based on your current risk profile, we suggest you should consider investing as follows:



70%

of your funds in growth assets such as shares and property.



30%

of your funds in defensive assets such as cash and fixed interest.

YOUR SUPER.

Superannuation is one of the most important and tax-effective ways to save for a comfortable retirement.

moneyGPS has used the information you supplied about your super, along with our expertise, research and technology to provide you with some important feedback on how well your super is working for you. This information is not financial advice and should not be relied upon when making decisions about your super. However, you can use this report to access financial advice about your superannuation.

OUR RECOMMENDATION.

REDUCE NUMBER OF FUNDS

You may be paying too much for your super

Having more than one fund isn't always necessarily the 'wrong' arrangement, it comes down to why you have multiple funds. If you simply have multiple funds from working for different employers then perhaps you should consider getting advice on consolidating them. You could be paying multiple sets of fees, as well as having your super spread across funds that don't have the features that are right for you.

For more, read this article [→](#)

Why it's better to have one super account

- Potentially save on fees
- Save time and paperwork
- Easier to track your super

Once you have consolidated your super funds, you'll have a better picture of your super balance .



Your super may not be invested in the best way for you

We have identified that your current asset allocation does not align with your risk profile. This means that you may be taking unnecessary risks for your current circumstances or alternatively you could be missing out on potential growth. If this is something you would like to resolve, click below and let us help you find the right investment option in your current fund.

Review your super investment choice [→](#)

YOUR INSURANCE.

Personal insurance is one of the most important ways to protect you and your loved ones.

moneyGPS has used the information you've supplied, along with our expertise, research and technology to provide some high-level feedback on your current insurance cover, what insurance is available to you, and how insurance works to protect you and your family. This information is *not* financial advice and should not be relied upon when making decisions about your insurance. However, you can use this document to access financial advice about your insurance cover.

WHAT IS PERSONAL INSURANCE?

Unlike property and asset insurance, such as for your car or home and contents, personal insurance covers the most important asset of all... you. It can provide assistance or a payout in a number of scenarios, depending on the type of cover. There are four common types:

LIFE INSURANCE

This cover provides a lump sum if you die. It's usually used to pay off debt and look after your family. Life insurance cover can be a stand-alone policy in your name or held (and paid for) through your super.

Your current cover: \$700,000
Estimated Need: \$1,861,000
Estimated shortfall: \$1,161,000

TOTAL AND PERMANENT DISABILITY (TPD) INSURANCE

The purpose of TPD cover is to provide a lump sum if you're disabled and unable to ever return to work. It's usually used to look after you and your family, and pay off debt. TPD can be a stand-alone policy in your name or held (and paid for) through your super.

Your current cover: \$700,000
Estimated Need: \$1,861,000
Estimated shortfall: \$1,161,000

INCOME PROTECTION INSURANCE

Income protection (IP) insurance can pay you up to 85% of your pre-tax income if you're unable to work due to sickness or injury. IP insurance is important if you have dependants who rely on your income, or debts such as a mortgage that you need to pay. IP insurance can be a stand-alone policy in your name or be held (and paid for) through your super, often called salary continuance cover.

Your current cover: \$50,000
Estimated Need: \$127,500
Estimated shortfall: \$77,500

TRAUMA INSURANCE

The purpose of trauma insurance is to pay you a lump sum if you suffer a critical illness or serious injury. This includes heart attack, stroke and major cancers. It's generally used to pay for out-of-pocket medical expenses, therapies and nursing, as well as living expenses for you and your family while you're unable to work. Trauma insurance is always a stand-alone policy held in your name, and is not part of your superannuation.

Your current cover: \$50,000
Estimated Need: \$341,000
Estimated shortfall: \$291,000

INSURANCE ESSENTIALS

UNDER-INSURANCE

Under-insurance is when you don't take out enough insurance to completely cover the costs if something goes wrong. This means that even though you receive a payout from your insurer, it's not enough and you're left with costs and expenses that still need to be covered.

THE IMPORTANCE OF INCOME PROTECTION

Only one-third of working Australians have some kind of income protection cover¹. But for most working Australians, maintaining their income is vital – especially if they have a mortgage or family. That's where income protection comes in and why it can be so valuable.

¹Source: Rice Warner

TAX SAVINGS

Did you know that if you pay your income protection premium in your personal name, the premium may be tax-deductible?

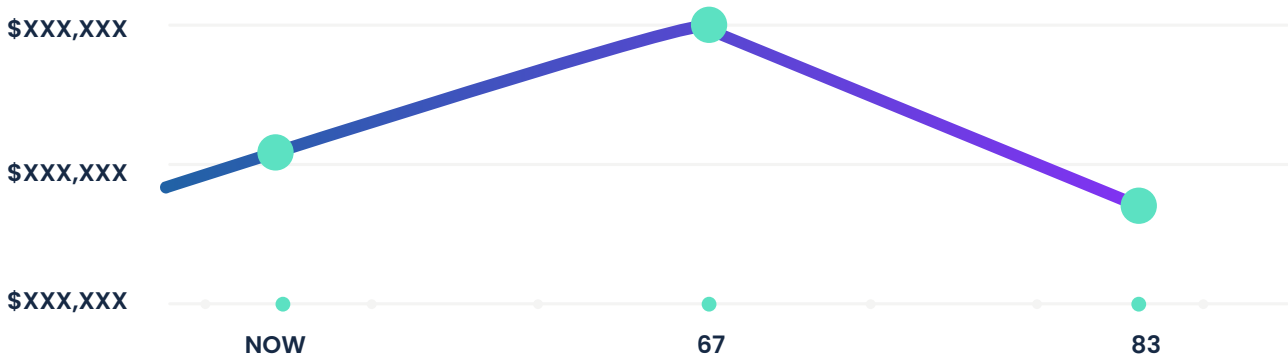
YOUR RETIREMENT.

Retirement is one of the major goals in life's financial journey, so let's see how you're tracking.

Retirement is one of the major goals in life's financial journey, so let's see how you're tracking. moneyGPS has used the information you've supplied, along with our expertise, research and technology to provide you with some high-level feedback on how you are tracking towards your ideal retirement. Here's what we found:

You told us:

- You'd like to retire at 67, which is 16 years from now.
- Your super grows through your employer's mandatory contributions
- You would like to retire on an income of \$48,000 per annum.
- You currently have \$180,000 in superannuation.



Our initial estimates suggest that your superannuation may grow to <projected_super> by the time you reach your desired retirement. If you then withdraw <expenses_retire_annual> per year, these funds may run out when you reach the age of <super_drawdown>.

But don't worry, there are a number of things you can do to **increase your retirement savings and improve your income in retirement**. These include:



- Contribute a bit more to your super – especially through salary sacrifice
- Work a few more years
- Draw less annual income when you retire

Salary sacrifice is often the most popular choice, and we can offer advice on this. So if you like the idea of a more comfortable retirement.

Let's get started →

YOUR NEXT STEPS.

You've got this far, but the most important thing is what you do next.

To make the most of your moneyGPS Check-Up Report, you now need to think about each of the recommendations on page 4 and take action on those you feel comfortable to proceed with.

But don't worry, we're still here to help!

There's a lot in the report to absorb and understand, which is why we invite you to meet with a moneyGPS Coach. They'll go through any aspects of the report you want to focus on – or want more clarification about – and give you a better understanding of what to do next.

Here are your 3 easy next steps:

1



**Book an appointment →
with an experienced moneyGPS Coach.**

2



**Chat with your moneyGPS Coach,
who can explain – in plain language – any
aspect of the report's outcomes, including
taking you through the items in the report.**

3



**Use this report and the guidance of
your moneyGPS Coach, to transform
the report from words into action to begin
a rewarding journey towards achieving
your financial goals.**



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Navigate your way to financial freedom

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