

THE PROSPERITY PLAN FOR PROFESSIONALS™

The step-by-step Professionals' guide to financial and lifestyle success.



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Hi, I'm Brad Macaulay

I work with **busy professionals** and **established business owners** who feel like they are **working hard** in their jobs day to day but are **time poor** and wanting to create a plan of action and finally have a strategy to **get ahead faster**.

I help people who are feeling **weighed down with debt** and frustrated that they are **running out of time**. They may be **struggling with direction** on achieving a better lifestyle, both now and in the future. At the same time, they are earning a pretty good income... but **cash flow always seems tight** and there's not enough free money to invest and grow their portfolio of assets the way they want to.

Not only that, they may be concerned about how an **illness or injury** would affect their families' finances if they were off work and unable to earn an income for a period of time.

Along with our other high net worth clients, I help them **get on top of their finances**, provide a **clear path for the future** and give them confidence that **their money is working as hard** as it can for them NOW and in the future.

Ultimately, this gives them the confidence and financial ability to **build their wealth**, ensure that they **minimise their tax**, and finally live the **quality lifestyle** that they are working hard for.

This short guide will show you how...



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If you don't have our **PROSPERITY PLAN FOR PROFESSIONALS**TM a few things will happen...

- ⊗ You will keep **aimlessly plodding along, procrastinating**. We know this, as we see it often! You'll still have **no clear direction** for your future.
- ⊗ What happens then is that instead of feeling like you are on track and getting ahead, with your money working hard for you, you end up **not making any decisions** and **going nowhere**.
- ⊗ Even worse still, you will **never truly set yourself up** for the financial success that you deserve.
- ⊗ Ultimately, you end up on the **financial treadmill** and you will **fall way short** of the retirement you had been dreaming of. It's not what you thought it would be!

The **PROSPERITY PLAN** for **PROFESSIONALS**TM is a 9-point framework for wealth creation and financial protection...

9-point framework

know

your situation

01 Identify
your Goals



02 Review
your Position



03 Embrace
your Obstacles

develop

your wealth plan

04 Dive into
the Detail



05 Analyse the
Options



06 Tailor
your Strategy

refine,

implement & review

07 Communicate,
Collaborate &
Refine



08 Implement your
Roadmap



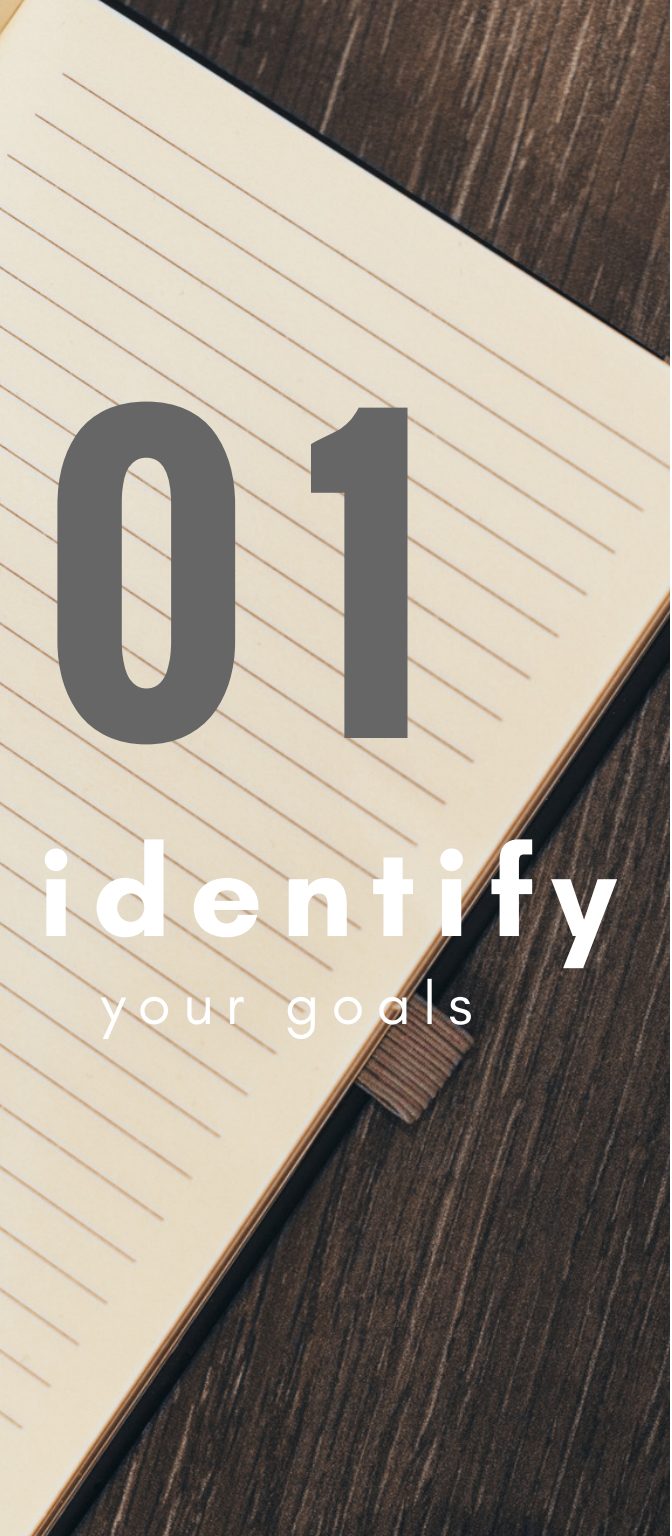
09 Stay on track &
Review



Today I'd like to focus on the '**Know your Situation**' segment and how to make smart investment decisions that will help you optimise the resources you have available.

People who follow the **Prosperity Plan for Professionals™** live with the peace of mind knowing that they are doing everything they can to ensure they make prudent money decisions, avoid a 'financial train wreck', and set themselves up for financial and lifestyle success! In fact, financial success becomes 'the norm'...

Here are **3 Key Principles** for knowing your situation...



01

identify

your goals

WHAT DOES IT MEAN?

It's nice to say that you want to have "financial freedom and live a comfortable life", but have you actually sat back and thought about what that looks like for you...? How much money do you need to help you achieve financial freedom? Do you actually have goals and a target to aim for?

Goals and objectives are best achieved when broken down, detailed on what they are, when they are to be achieved and how much it costs (quantified). In other words, you need to make sure you have a target to aim for.

WHAT'S THE CHALLENGE?

For most professionals and business owners like you, you are too caught up in the day to day stresses and 'busyness' of life – let alone have the time to set goals and plans. There's always something in the way!

You get distracted by people around you - doing things with money that sound great on the surface or promise the world (and usually deliver none of it...) and assume that you should be doing the same thing as them. Alternatively, procrastination sets in...inertia takes over and you end up parking important decisions aside so of course - nothing ever gets done!

The problem with this is you're always delaying tackling important financial issues and feel left behind and mediocrity becomes acceptable. I want to help you avoid that.

WHAT TO DO:

With the help of your family, sit down and talk about what you want your life to look like in 12 months, 3 years and 5 years and 10 years' time. And then answer honestly... Do you feel like you are on track to meeting these goals? Really truly on track? If not, then you need to take action.

THINK ABOUT THIS

The most successful people in the world set goals and have a clear understanding of where they want to be, where they are now and the roadblocks that are holding them back. It's just like the Olympic archer, with one arrow left and to win the gold medal he has to hit a bullseye! Without a target in front of him, he will never reach the goal as there is no target to hit...

WHAT DOES IT MEAN?

This means knowing EXACTLY what your financial position is right now... How much money actually comes in every month. Where your money ends up every month. What you're doing to pay down your debts consistently. How much it costs to take care of your family & how your investments are tracking (if you actually have any...).

WHY IS IT IMPORTANT?

Being able to answer these questions - and more - will help you paint a picture of your current financial position (whether it be a Picasso or a finger painting).

WHAT TO DO:

Usually... the place to start is to work through your monthly budget plan. I know, I know... it sounds boring... it feels like a lot of work... but believe me, taking control of your cash flow is the most crucial of starting points when it comes to making smart money decisions and avoiding financial disaster.

HERE IS A TIP

We have a cool budgeting tool to make it an easy and simple process and you will thank me once it's done. If you'd like to receive a copy, I'll shoot one out to you.



02

review

your position



03

embrace

your obstacles

WHAT DOES IT MEAN?

Understanding where you are currently positioned will lay down the platform for you to uncover inefficiencies, inhibiting behaviour or limiting beliefs that are holding you back from achieving financial and lifestyle success.

THE ISSUE HERE

In order to get started on a new path, it's critical to acknowledge the things preventing you from reaching your goals. You need to "just do something". Stop waiting to have more time, for everything to be perfect, for the time to be right, to get the payrise, to get back from that trip, to start that new job, to get more informed, to be earning that magic salary. It will never all be in alignment. Life doesn't work that way. So put pen to paper now- including assessing your roadblocks and obstacles, because a good plan now is better than an excellent plan later. If you're not sure where to start, it's usually a good sign you need to just start!

WHAT TO DO:

Take the time to understand YOU, what's important to you and your family while considering the financial challenges you are currently facing. The sooner you identify these, the sooner you can remedy them and the sooner you can get you on track and start making wise decisions.

Why am I talking about this?



"Everyday, I see too many white-collar professionals and established business owners struggle to get ahead financially."
- Brad Macaulay

They earn great incomes but have **tight cash flow**... they have superannuation policies but **no strategy** (and lots of different funds that cost an arm and a leg and are poor performing)... and their **debts are too high**! They're **struggling to make a dent** or even feel like they're moving forward with their mortgages and credit cards. They also have a notion that insurance and family protection isn't important to them and 'they'll be right' if something bad happens. They **fall short of the lifestyle** they worked so hard for.

It's amazing how simple these problems are fixed with the right know-how and experience.

THE PROSPERITY PLAN FOR PROFESSIONALS™

On page 3 of this guide, you saw a table which showed you how 'Know your Situation' fits into **Prosperity Plan for Professionals™**

WHAT DO I DO NOW?

If you want to **get certainty** about your current and future lifestyle with a strategic and **well-planned** approach - once and for all (stop thinking about it and start taking action), you need to install all **9 steps** of the **Prosperity Plan for Professionals™** into the way you structure your financial future.



the **next step**

The next step is simple. Join me for a free 1-on-1 **Prosperity Plan for Professionals™** Strategy Session and explore the opportunities available to you.

It's the same 25-minute session (in person or Skype or phone) that I walk my clients through when we begin to set up their financial strategy, wealth protection, investments, superannuation and retirement strategy.

Short, sharp, valuable 25 minutes focused on YOU and your wealth journey to get you on track.

I designed it specifically for people like you who want to **feel like their hard work is paying off**, who would like to **fast track their wealth creation** process, **take advantage of all the rules and tax advantages** available, and finally have a plan of action so they have the choice to do the things they love in their life with **financial abundance**.

I can't wait to help you with your very own **Prosperity Plan for Professionals™** soon.

TO BOOK YOUR 25 MINUTE SESSION

CLICK HERE!

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