

Logic Wealth Group Program



Complete Financial Solutions



Initial Review

- Complimentary
- Snapshot of your position
- Includes:
 - A&L
 - Capacity/Equity Summary
 - Loan Structure Review
 - Protection / Investments



LOGIC WEALTH GROUP

Complete Financial Solutions



INITIAL REVIEW

for

John Smith
Amanda Smith

Contents:

1. Assets & Liabilities Summary
2. Property Equity & Capacity Review
3. Loan Structure Review
4. Insurance & Financial Planning Review

Assets Liabilities Summary

Property Portfolio

Ownership	Property Address	EMV	Debt/LIMIT	IO - approx payments p/ month	rental income p.a.	LVR	Lender	Notes	Product	Deductible Int.
100%	100% Greenfield Rd Sotiray D/wn	\$ 800,000.00	\$ 800,000.00	\$ 5,000.00			100% WBC	Owner Occupied		\$ -
100%	100% 47 Smith Dr Smiths	\$ 300,000.00	\$ -	\$ -	\$ 22,500.00		90% WBC	Owner Occupied		\$ -
100%	100% 15 Kings St Sackville Downs	\$ 900,000.00	\$ 280,000.00	\$ 1,750.00	\$ 22,600.00		50% ANZ			\$ 21,800.00
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Total		\$ 1,800,000.00	\$ 1,080,000.00	\$ 81,000.00	\$ 45,100.00					\$ 21,800.00

Property Summary
Total equity \$ 720,000.00
Total LVR 60%

OTHER ASSETS / LIABILITIES		EMV	debt/LIMIT	payments per annum	Details	Lender	Notes
Type	Details of asset/liability						
Loan	Loan	\$ 30,000.00		\$ 14,500.00			
Vehicle	Lease	\$ 30,000.00		\$ 10,800.00			
Cash							
Other							
Credit Card	ANZ Credit Card		\$ 10,000.00				
Credit Card	PSA Credit Card		\$ 5,000.00				
Hard Loans							
Other Exp.							
Total		\$ 60,000.00	\$ 15,000.00	\$ 25,300.00			

Total assets \$ 1,860,000.00
Total debts \$ 1,095,000.00

Property Equity & Capacity Review

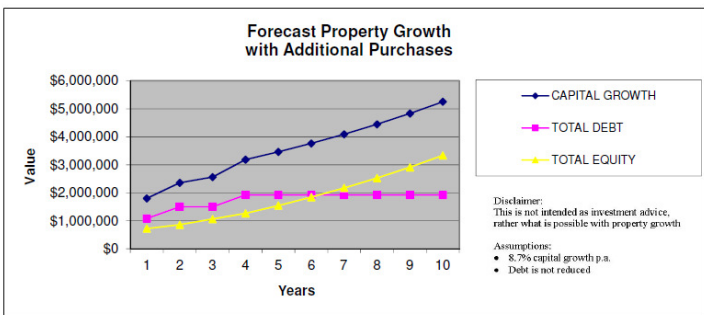
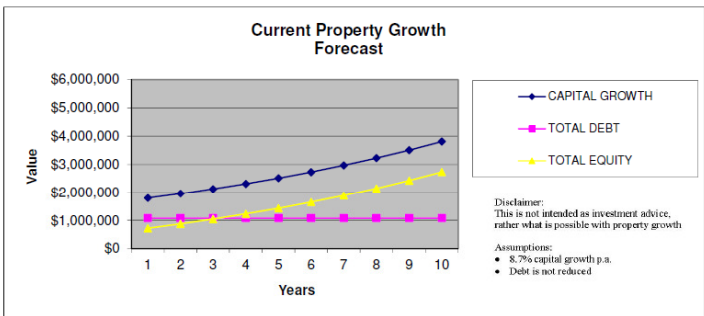
Correct as at: 16-Jan-12

Clients: John Smith
Amanda Smith

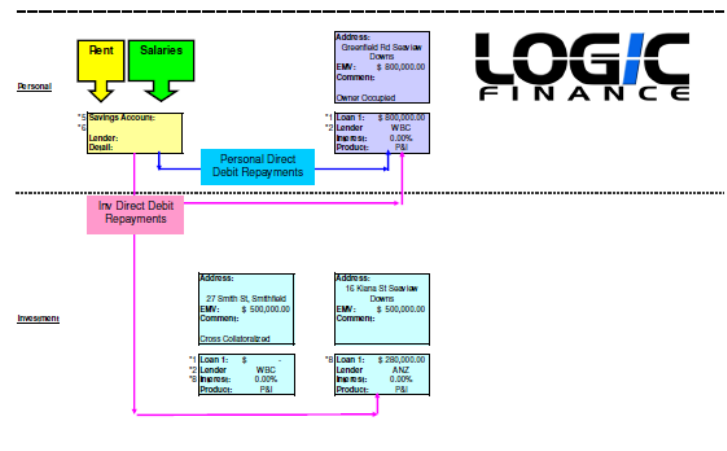


Current Asset Value:	\$ 1,860,000.00
Current Liabilities:	\$ 1,095,000.00
Current Property Equity:	\$ 720,000.00

Total Available Equity (65% LVR)	\$ 90,000	ie. sufficient equity for	\$ 360,000.00	additional property
Total Available Equity (80% LVR)	\$ 360,000	ie. sufficient equity for	\$ 1,440,000.00	additional property
Total Available Equity (90% LVR)	\$ 540,000	ie. sufficient equity for	\$ 2,160,000.00	additional property
Current Servicing Capacity:	\$ 800,000.00	of additional properties to be purchased (incl costs)		



Clients: John Smith Amanda Smith Loan Structure Review Correct as at: 16-Jan-12



Possible Deficiencies	Comments
1* Personal Loans separated from Investment Loans	Can set up more effectively
2* Loans Cross Collateralised	Can set up more effectively
3* Distribution of Lenders	Adequate
4* Incented Products for Loan purpose	A Professional Pack more suitable
5* Investment Loans direct debit set up	Adequate
6* Personal Loans direct debit set up	Offset Account can be set up
7* Competing Interest Rates	Owner discount is available through pen Pack
8* JCO and F&I use	Investment Loans to be JCO
9* Opportunity Fund set up for future purchases	LIC available to be set up

Insurance & Financial Planning Review

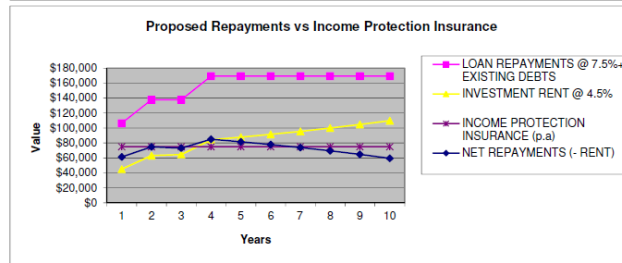
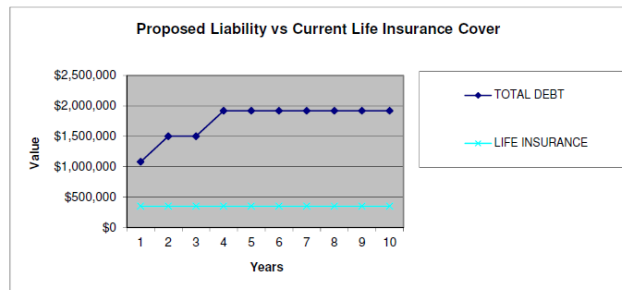
16-Jan-12

Clients: John Smith
Amanda Smith



Current Asset Value:	\$ 1,860,000.00
Current Liabilities:	\$ 1,095,000.00
Current Equity:	\$ 765,000.00

Current:		Comments	
Life Insurance	\$350,000.00	Shortfall to cover current liabilities	-\$ 745,000.00
		Shortfall to cover proposed liabilities	-\$ 1,585,000.00
Income Protection Insurance (p.a)	\$75,000.00	Able to cover current repayments with minimal living expenses per annum	\$ 13,800.00
		Shortfall to cover proposed repayments per annum with current income protection (no rent increases)	-\$ 88,200.00
Business Insurance	N/A	N/A	
Managed Funds	\$0.00	Available from equity in property	\$ 100,000.00
Superannuation	\$250,000.00	Equity to purchase property through Self Managed Super Fund <	\$ 1,000,000.00



Disclaimer: This is not intended as financial advice.
Please contact a Logic Wealth Financial Planner regarding advice on your personal circumstances