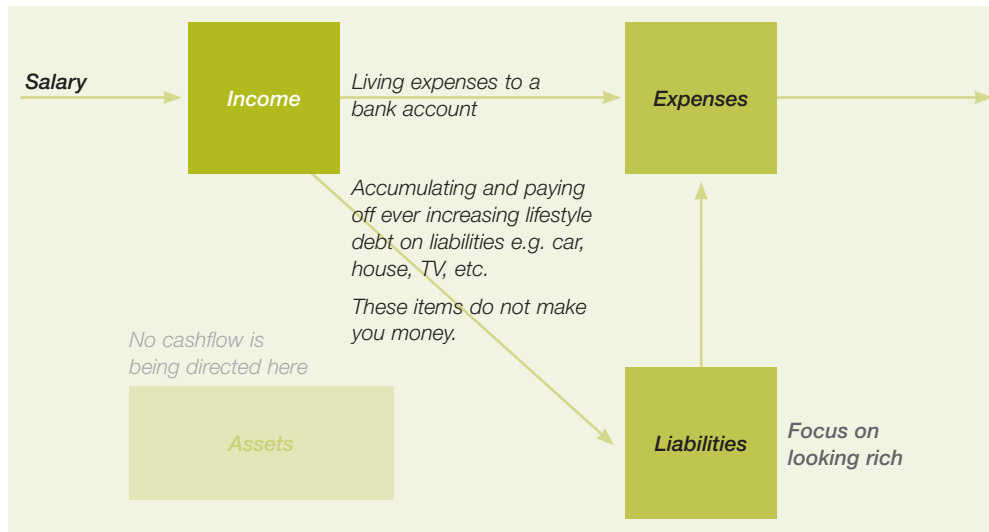


Helping you to reach financial independence sooner

Without a cashflow management system

Most people who don't have a cashflow management system in place find that all of their cashflow effectively slips through their fingers and goes out as living expenses and lifestyle liabilities, such as a car, house, TV, etc.

It doesn't matter how much money you earn – if you don't have a system in place to effectively capture and monitor where your money goes, then reaching your financial goals can be a challenge.

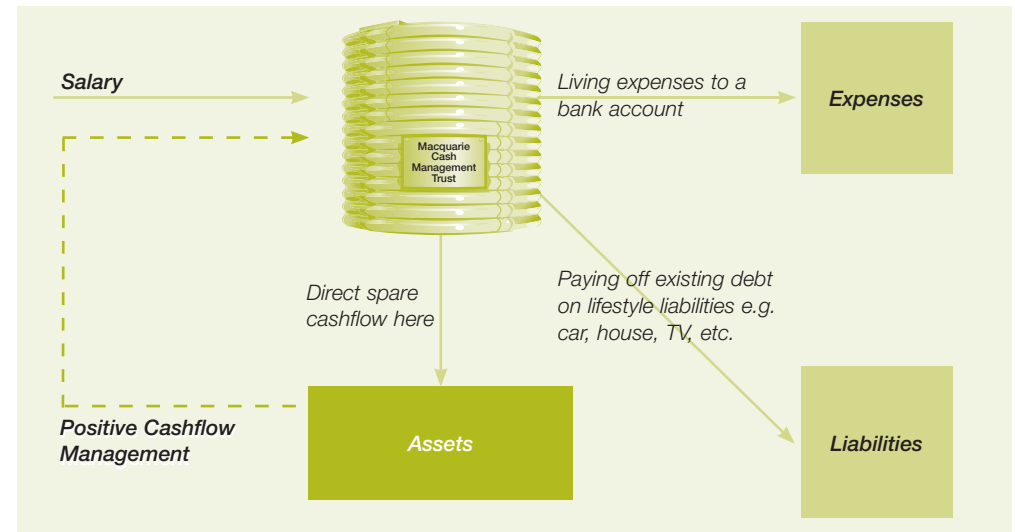


See over for the impact this type of cashflow pattern can have on helping you to reach financial independence

With a cashflow management system

Implementing a smart cashflow management system can help you to reach financial independence sooner. The key to this is to capture all of your cashflow through one central system and direct any spare cashflow towards assets that will produce income, such as shares, investment property, etc.

Over time, the idea is that these assets will grow and produce enough income to replace your salary and help you reach financial independence sooner.



Think before you spend...

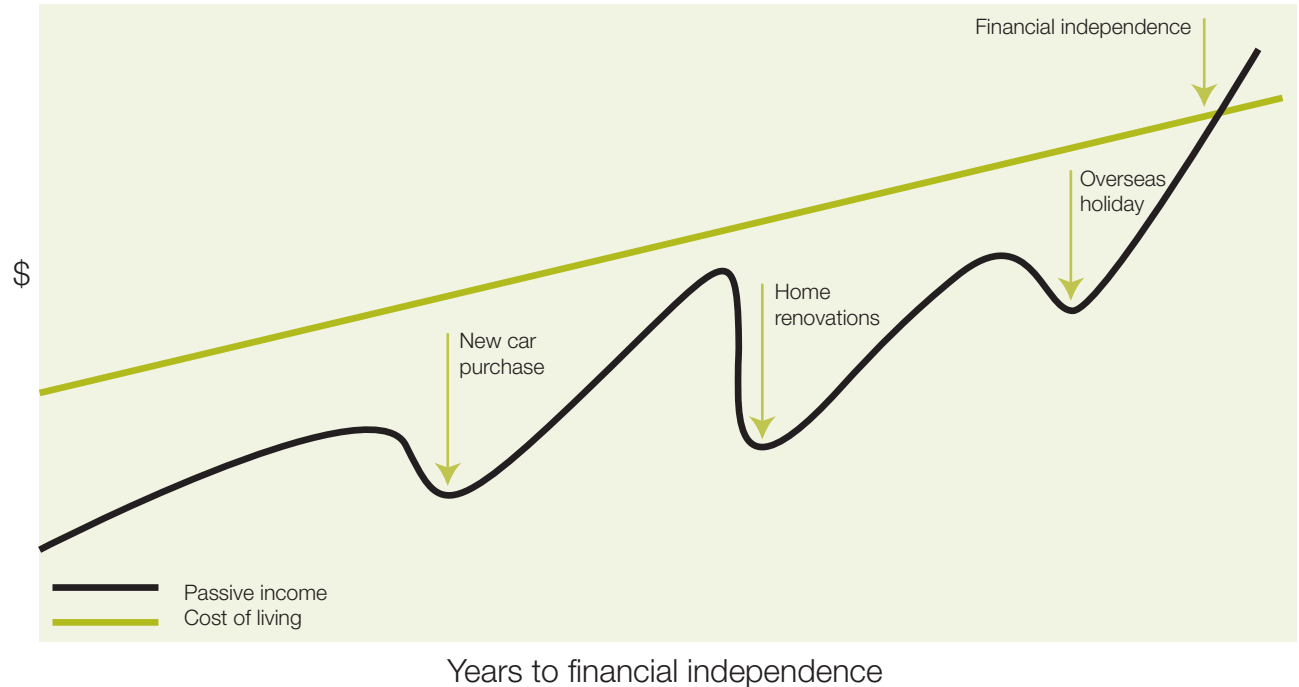
These days it is very easy to spend money on all the latest consumer goods, such as a new car, home renovations, etc. But every time you do it's important to note how these new purchases impact your cost of living and the time it will take you to reach financial independence.

The black line on the chart to the right is an example of how your spending habits can push you further away from reaching your goals, meaning that you have to work harder and longer because of these decisions. It can also highlight the positive progress of your investment strategy towards reaching financial independence.

The green line indicates, that by thinking before you spend and managing your cashflow, you can keep on track and reach financial independence in a timeframe that you and your adviser are comfortable with.

“Thousand upon thousands are yearly brought into a state of real poverty by their great anxiety not to be thought poor.”

– William Corbett



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