Home Loan Debt Reduction Program

A guide to reducing debt while maintaining your lifestyle

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Our Exciting New Program ...

We show you just how easy it is to pay off your home loan and other debts sooner, while still enjoying your lifestyle.

Let's face it, preparing a budget can be boring. It's a less-than-rewarding attempt to reach your financial goals. And often it's the only advice on offer.

Mardent does things differently. We use a program that's custom-designed. Using this program and your personal data we'll build an accurate, realistic forecast of your financial position into the future. We'll create a financial vision focused on your goals.

Using real numbers - your numbers - including salaries, budgets and your lifestyle plans (like holidays) we'll give you a precise picture of your financial position, year after year.

We'll reveal how, with just a few small changes you'll make big improvements to your financial wealth, allowing you to retire early, or at the very least escape from under that mountain of debt.

Interest rates are at historic lows, but there's a strong probability they'll rise. So there's no better time than now to leverage this free offer and undertake your full financial review with us to adopt an achievable lifelong plan.

The usual fee for this consultation plus financial analysis report is $1,500. But we're making it available to you at zero cost. Here is a fantastic opportunity for you to improve your financial future.

We'll show you how a few small changes can make a big difference to your financial future.

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Book Your Free Consultation
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How It Works

We come to you, and with your help we document everything about your income and expenditure. We include your goals and your debt-reduction plans as well as any future big-ticket items you're planning (think: holiday, jet ski, a new car or an investment property).

Next, our fully trained staff input your data and personal goal information into the Financial Horizons software. We'll be looking for ways to save you money on items like:

• Home or Investment Loan Interest Rates • General Insurance Costs • Personal Insurance Costs • Managed Fund or Superannuation Investment Fees (via our Financial Planning Partners).

We work with financial planners to establish base-line growth rates for investments. We use property professionals and researchers to plug-in expected capital growth and rental returns on real estate assets.

Our usual fee for this service is $1,500, but we're making it available to you at zero cost.

The Next Step ...

We present you with a full report detailing:

- Your spending plan, taking into consideration all aspects of your personal, professional and investment costs.
- Savings and Investments Growth Forecasts.
- Real Estate Return and Growth Forecasts.
- A Debt Reduction Program allowing for all your expenditure while accommodating interest rate rises over the longer term.
- A review of your existing or new home and investment property loan options to save you money.
- An analysis of your home loan and, when needed, selected alternative loans that serve your needs better, and at very competitive cost.
- A projected Capital Balance of all assets, based on your decisions in 25 years time.

The outcome is not a financial plan. It's a visual, detailed analysis of how your debt will reduce and how the value of your assets will grow when certain conditions are met.

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Let's Recap ...

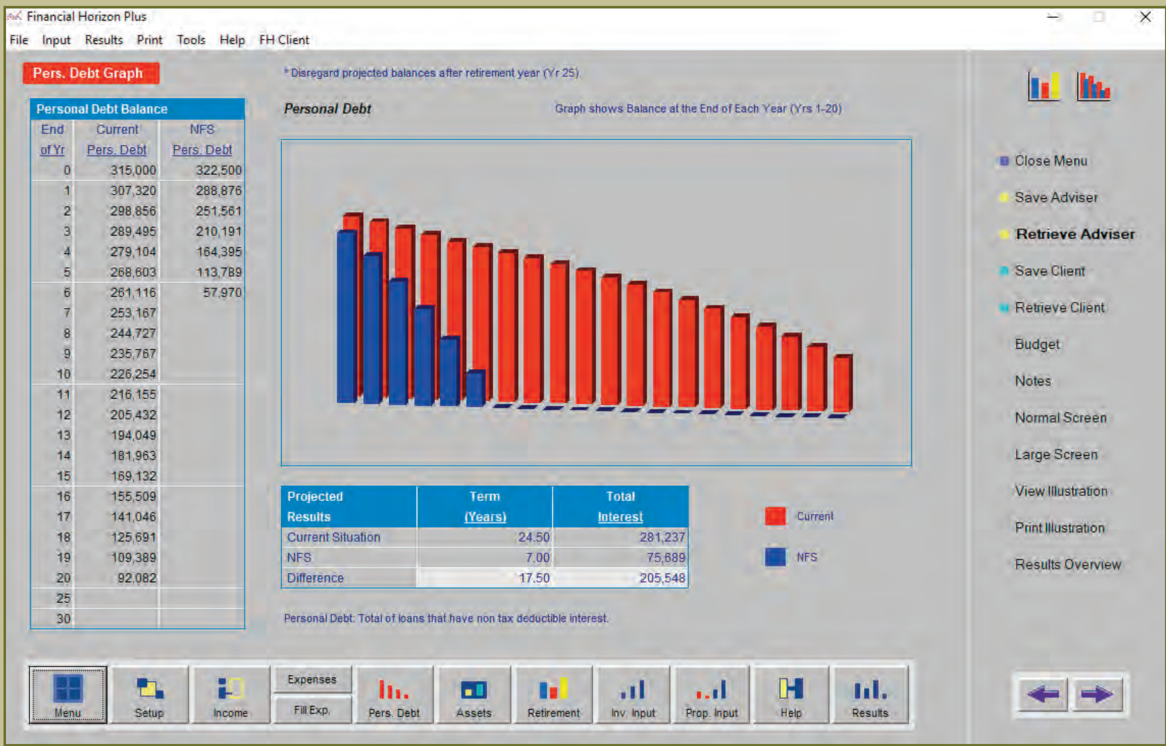
Our Financial Horizon Plus software enables us to:

- Input your income, budgeted expenses and loans and illustrate how surplus cash can be used to repay up to 9 different loans sequentially.
- Show you the benefits of using cash flow to repay non tax-deductible debt – such as a home loan – first.
- Enter line of credit loans, principal and interest loans, interest only loans and margin loans.
- Enter non tax-deductible and tax-deductible loans.
- Compare your current debt reduction plan side-by-side with the proposed new debt reduction strategy.
- Add investment properties, rental income, and depreciation to the strategy.
- Combine investment property and debt reduction strategies.
- Add investments, shares, regular investments, debt recycling, salary sacrifice into super, and self-managed super.
- Project how much capital you'll accumulate by retirement under your current plan.
- Show you how long your money will last after retiring under your current financial plan.
- Show projected impact on strategy if your actual spending exceeds budgeted spending after implementation.

Technical Data - Report Builder

Our full report includes everything we've covered, Your Mardent consultant will explain each of the reports' inputs and outcomes. The following pages illustrate the types of inputs and calculations we'll provide. You'll find a more precise example of the report you'll receive at the end of this guide.

Personal Debt Reduction Strategy

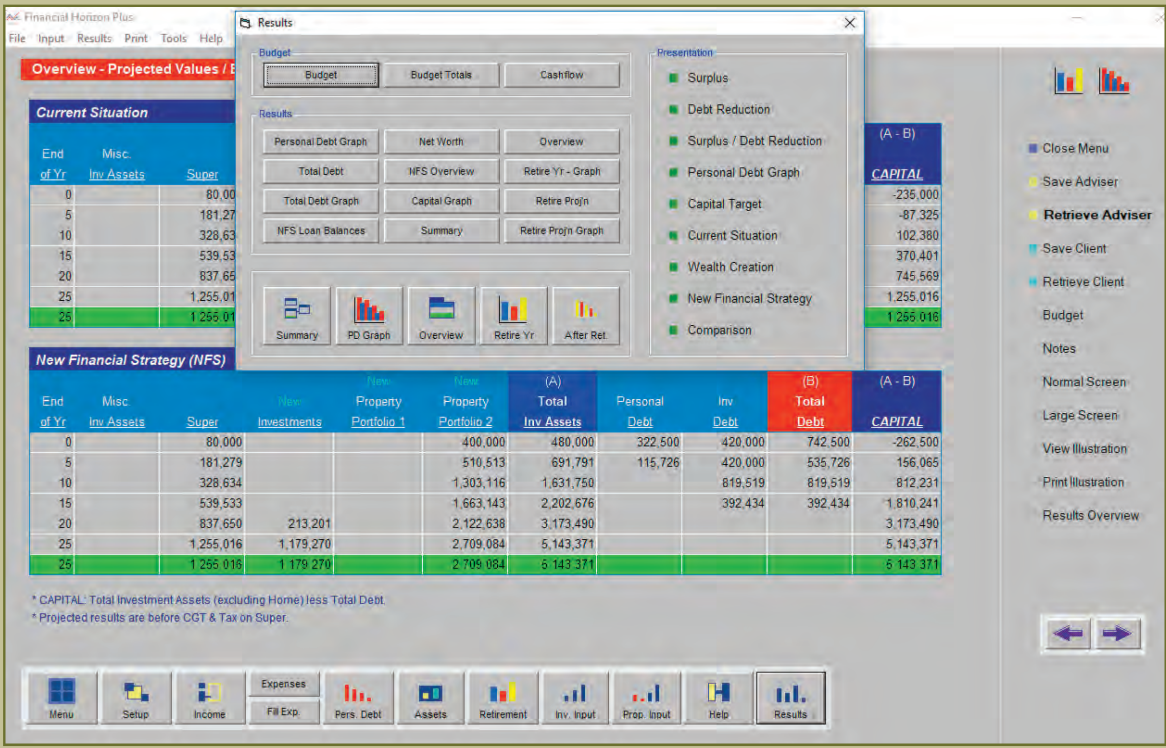


The outcome of this consultation is not a Financial Plan or Financial Advice. It's a visual and detailed analysis of how your debt will reduce, and how the value of your assets will grow when certain conditions are met.

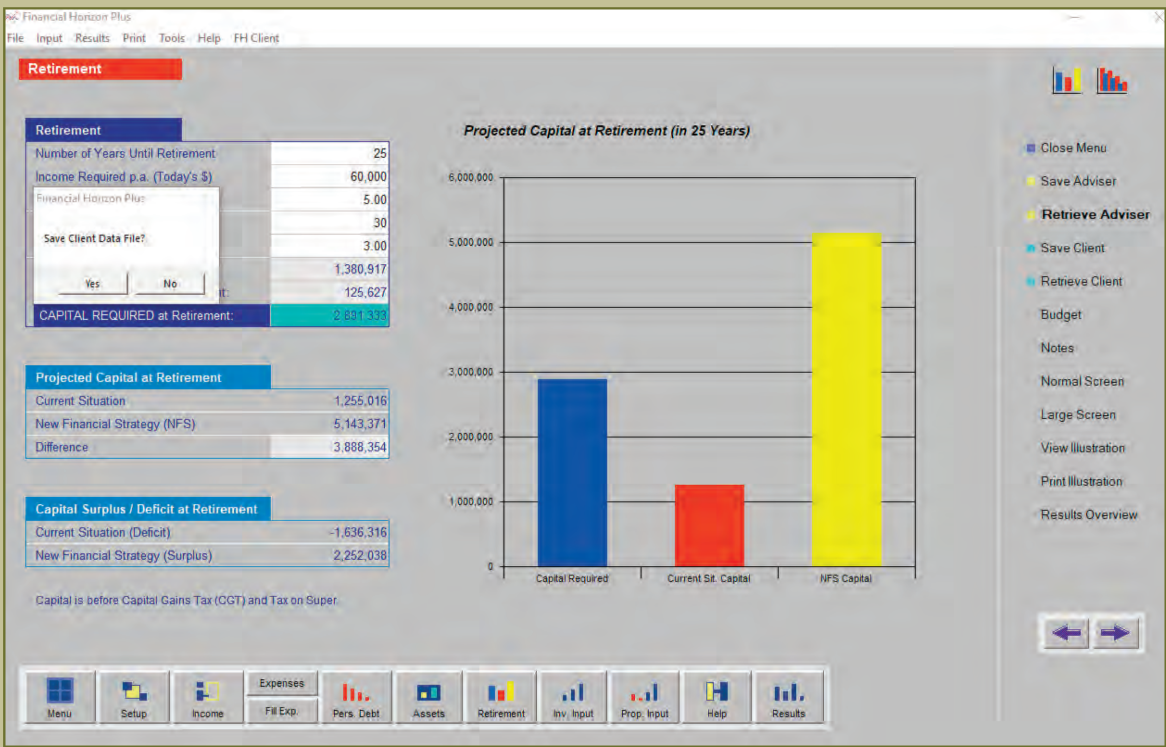
It allows us to recommend the best loan products for you and identify key focal points for removing your debt early.

Our financial planning partners are always available to you with individualised advice on a full range of investment opportunities and products. And we'll connect you with an advisor skilled in providing advice that's precisely tailored for your needs.

Projected Capital Values Over Time



Capital Available At Retirement



Financial Strategy Illustration Report

Debt Reduction & Investment Strategy

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Introduction

The conceptual strategy shown in this illustration is referred to as the New Financial Strategy (NFS). A projection of your current financial situation (referred to as the Current Situation or Current) is also shown in the illustration and is compared side-by-side to the New Financial Strategy (NFS).

This is a conceptual illustration only. The projected results for both your Current Situation and the New Financial Strategy are based on a number of assumptions. Actual results may differ markedly from the projected results shown in this illustration.

Your Financial Objectives

- Repay personal debt.
- Increase retirement capital.

We have Assumed ...

- All debt is consolidated into a new loan (referred to as Loan 1 under NFS Misc. Loans).
- An adviser fee of $5500 is added to the new consolidated loan.
- All income is paid into the loan a/c each month.
- Expenses are drawn out of the loan a/c each month.
- All surplus (income less expenses) is captured in the loan a/c.
- An investment loan of $385,000 is taken to buy a $370,000 investment property.
- Gross Rent is $410 p/w ($21,320 p.a.). Net Rent is assumed to be $18,000 p.a.
- The net rent is after allowance for repairs, property management fees, etc.
- Surplus is used to repay personal debt first then investment debt.
- After all loans have been repaid, 60 per cent of surplus will be invested each year.

Important

This is a conceptual illustration only. This illustration is based on a number of assumptions, calculation methodologies and simplifications. Results from a strategy set up along the lines of the conceptual strategy shown in this illustration may differ markedly due to a wide range of factors. Actual income, expenses, tax paid, tax laws, regulations, inflation, timing of cash flows, interest rates, investment returns, strategy implementation, strategy costs, etc may differ significantly from the assumptions made in this illustration. There are no guarantees of any specific future outcomes from a strategy set up along the lines of the one illustrated. We accept no liability for any errors, calculation errors, assumption errors, and/or omissions in this illustration. This is a conceptual illustration only and is not a statement of advice.

NFS Income & Expenses

Debt Reduction & Financial Strategy

(NFS: New Financial Strategy.)

INCOME	James	Sue
(Year 1)	*Client 1*	*Client 2*
Salary / Wage	95,000	60,000
Other Income		
Non Taxable Income		
Investment Income	9,000	9,000
Total Pre-Tax Income	104,000	69,000
Investment Profit / Loss (-)	-3,326	-3,326
Other Tax Deductions		
Taxable Income	91,674	56,674
Rebates & Franking Credits		
Tax Payable	23,385	11,100
After Tax Income:	**80,615**	**57,900**

EXPENSES		
(Year 1)		
Budget Expenses		42,000
Misc. Loan 1 Pmts	25,740	
New Inv Loan(s) Pmts	16,902	
Total Loan Payments		42,642
Total Expenses:		**84,642**

SURPLUS		
(Year 1)		
Total After Tax Income:	**138,515**	
less Total Expenses:	**84,642**	
Surplus:		**53,874**

BUDGET EXPENSES	
(Year 1)	*Yr's Total*
Council Rates	
Water Rates	
House & Contents Insur.	
House Repairs & Maint.	
Food / Supermarket	
Restaurants / Eating Out	
Clothing & Shoes	
Electricity	
Gas	
Phone / Mobile / Internet	
Newspapers & Magaz.	
Entertainment & Recr.	
Haircuts / Personal Needs	
Church / Donations / Gifts	
Education Fees / Uniforms	
Car Regist.	
Car Insurance	
Car Maint.	
Petrol	
Life Insur./ Health Insur.	
Medical / Dental / Chemist	
($3500 per month)	42,000
Total:	**42,000**

Inflation on Income & Expenses	
Inflation Rate p.a.	3.00%

Personal Debt

Debt Reduction & Financial Strategy

CURRENT SITUATION

(Current Personal Debt)

Loans

Loan	Description	Balance	Rate p.a.	M Pmt	Term Yrs	Total Int.
Loan 1	Home Loan	420,000	4.20%	2,264	25.00	258,966
Loan 2	Car Loan	12,000	9.00%	250	5.00	2,932
Loan 3	Credit cards	5,000	18.00%	150	3.92	1,984
				Total:	**25.00**	**263,882**

NEW FINANCIAL STRATEGY

(NFS Personal Debt)

Primary Loan a/c

Loan	Description	Balance	Rate p.a.	M Pmt	Surplus	Term Yrs	Total Int.
a/c 1	Loan a/c 1		5.00%	Surplus	Yes		

Misc. Loans

Loan	Description	Balance	Rate p.a.	M Pmt	Surplus	Term Yrs	Total Int.
Loan 1	Loan 1	442,500	3.69%	2,145	Yes	5.83	50,894
					Total:	**5.83**	**50,894**

NFS SETUP COSTS

Adviser's Fee	5,500
Total:	**5,500**

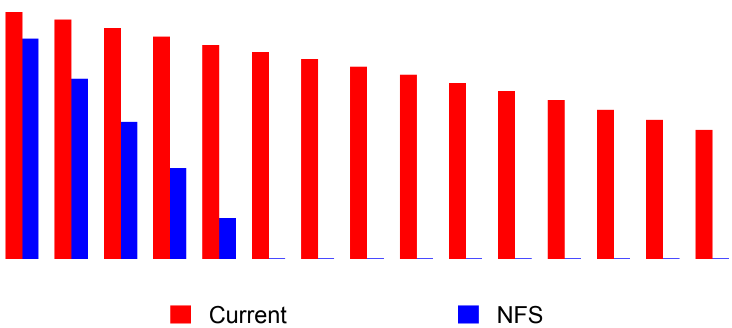
Definitions / Assumptions

* Personal Debt: Loans that have non tax deductible interest.
* M Pmt: Monthly Loan Payment.
* Year 1: Total After Tax Income (138,515) less Total Expenses (84,642) = Surplus (53,874).
* Inflation Rate: 3.00% p.a.

Projected Balances

End of Yr	Current Personal Debt	NFS Personal Debt
0	437,000	442,500
1	424,307	378,133
2	410,819	308,981
3	396,464	234,724
4	381,375	155,040
5	367,091	69,603
6	355,112	
7	342,620	
8	329,593	
9	316,009	
10	301,842	
11	287,070	
12	271,664	
13	255,599	
14	238,846	
15	221,376	
20	122,143	
25		

Graph shows Personal Debt at the end of each year (Yrs 1-15)



Personal Debt *Projected Results (To the first point repaid)*	Term (Years)	Total Interest
Current Situation	25.00	263,882
NFS	5.83	50,894
Difference	19.17	212,987

Investment Debt

Debt Reduction & Financial Strategy

CURRENT SITUATION *(Current Inv Debt)*

	Loan(s) Balance	Int. Rate % p.a.	% C2	M Pmt

Current Investment Debt:

NEW FINANCIAL STRATEGY *(NFS Inv Debt)*

Misc. Investment Loans	Loan(s) Balance	Int. Rate % p.a.	% C2	M Pmt	Surplus
New Investment Loans					
Property Portfolio (PP Loan)	385,000	4.39%	50.00%	1,408	Yes

NFS Investment Debt: 385,000

Projected Balances

End of Yr	Current Inv Debt	NFS Inv Debt
0		385,000
1		385,000
2		385,000
3		385,000
4		385,000
5		385,000
6		363,142
7		267,035
8		165,204
9		57,379
10		
11		
12		
13		
14		
15		
20		
25		

Future Additions / Subtractions

Start of Yr			Property Portfolio Loan Add/Sub	
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
20				
25				

* Inv (Investment) Debt: Interest is tax deductible.

* % C2: The % owned by Client 2. * Surplus: Repay loan using surplus. * M Pmt: Monthly loan payment.

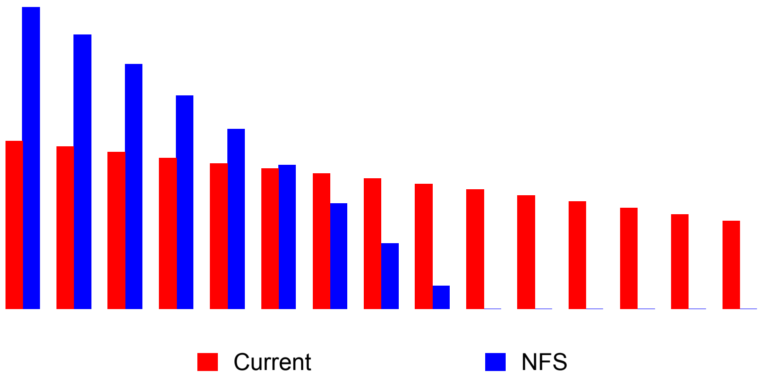
Total Debt

Debt Reduction & Financial Strategy

Total Debt (Projected Balances)

End of Yr	Current Total Debt	NFS Total Debt
0	437,000	827,500
1	424,307	763,133
2	410,819	693,981
3	396,464	619,724
4	381,375	540,040
5	367,091	454,603
6	355,112	363,142
7	342,620	267,035
8	329,593	165,204
9	316,009	57,379
10	301,842	
11	287,070	
12	271,664	
13	255,599	
14	238,846	
15	221,376	
20	122,143	
25		

Graph shows Total Debt at the end of each year (Yrs 1-15)



* Total Debt: Personal Debt + Inv Debt.

* Personal Debt: Total of loans that have non tax deductible interest.

* Inv (Investment) Debt: Total of all investment / business loans.

* This is a conceptual illustration only and is not a statement of advice.

NFS Debt (Projected Balances)

	Personal Debt		**Investment Debt**					
End of Yr	Loan a/c 1	Misc. Loans			PP Loan			**NFS Total Debt**
0		442,500			385,000			827,500
1		378,133			385,000			763,133
2		308,981			385,000			693,981
3		234,724			385,000			619,724
4		155,040			385,000			540,040
5		69,603			385,000			454,603
6					363,142			363,142
7					267,035			267,035
8					165,204			165,204
9					57,379			57,379
10								
11								
12								
13								
14								
15								
20								
25								

Surplus is used to repay loans in the following order:

Personal Debt

- Loan a/c 1 - Misc Loan 1

Then Investment Debt

- PP Loan

NFS Future Changes

Debt Reduction & Financial Strategy

Income, Expenses & Surplus each Year / Future Changes

Yr	**Client 1 After Tax Income**	**Client 2 After Tax Income**	Budget Expenses	Loan Pmts	**Total Expenses**	**SURPLUS**		Loan a/c 1 Add/Sub
1	80,615	57,900	42,000	42,642	84,642	53,874		
2	82,733	59,372	43,260	42,642	85,902	56,204		
3	84,951	60,919	44,558	42,642	87,199	58,671		
4	87,264	62,538	45,895	42,642	88,536	61,266		
5	89,669	64,226	47,271	42,642	89,913	63,983		
6	92,165	65,981	48,690	37,488	86,177	71,969		
7	94,563	67,636	50,150	15,942	66,092	96,107		
8	96,415	68,794	51,655	11,723	63,378	101,832		
9	98,308	69,973	53,204	7,252	60,457	107,824		
10	100,239	71,172	54,800	2,519	57,319	114,092		
11	102,964	73,109	56,444		56,444	119,629		
12	106,584	75,880	58,138		58,138	124,326		
13	110,344	78,768	59,882		59,882	129,230		
14	114,250	81,777	61,678		61,678	134,348		
15	118,306	84,911	63,529		63,529	139,689		
20	141,057	102,659	73,647		73,647	170,069		
25	168,561	124,442	85,377		85,377	207,625		

Yr	Loan a/c 1 Int. Rate	Misc. Loan 1 Add/Sub	Misc. Loan 1 M Pmt	Misc. Loan 1 Int. Rate			PP Loan Int. Rate	
1	5.00%		2,145	3.69%			4.39%	
2	5.00%		2,145	3.69%			4.39%	
3	5.00%		2,145	3.69%			4.39%	
4	5.00%		2,145	3.69%			4.39%	
5	5.00%		2,145	3.69%			4.39%	
6	5.00%		2,145	3.69%			4.39%	
10	5.00%		2,145	3.69%			4.39%	
15	5.00%		2,145	3.69%			4.39%	
20	5.00%		2,145	3.69%			4.39%	

* Additions / Subtractions take effect at the start of the year entered.

Notes

* This is a conceptual illustration only. This illustration is based on a number of assumptions, calculation methodologies and simplifications. Results from a strategy set up along the lines of the conceptual strategy shown in this illustration may differ markedly due to a number of factors.
* Budget expenses are calculated on a monthly average basis from year 2 in the illustration.
* Income, budget expenses, tax thresholds, etc increase at the illustration inflation rate of 3.00% each year.

Overview

Debt Reduction & Financial Strategy

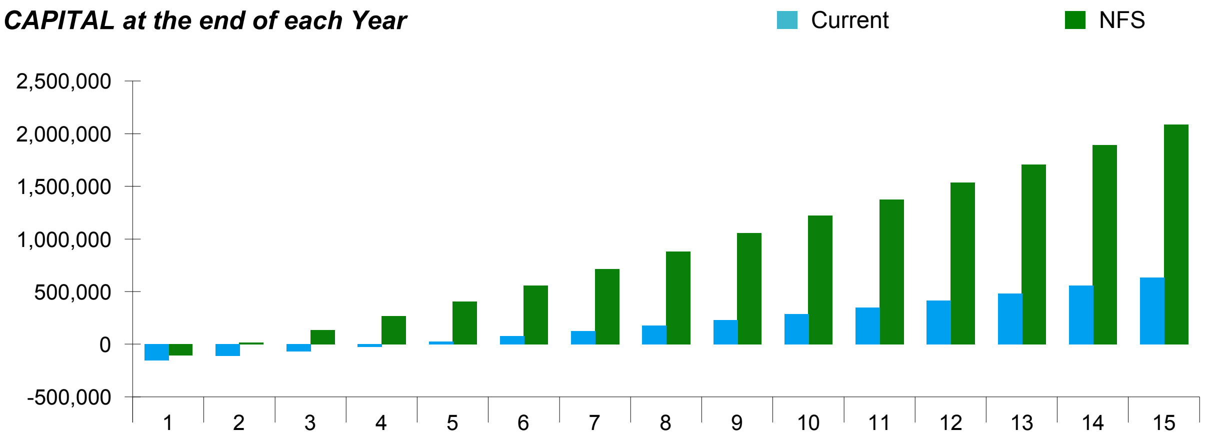
Current Situation Projected Values / Balances *(Current)*

End of Yr	Investment Assets (A)					Debt (B)		(A - B)
					Super	Personal Debt	Inv Debt	***CAPITAL***
0					250,000	437,000		-187,000
5					393,957	367,091		26,866
10					589,614	301,842		287,772
15					853,155	221,376		631,779
20					1,205,536	122,143		1,083,394
25					1,673,857			1,673,857
25					1,673,857			1,673,857

New Financial Strategy Projected Values / Balances *(NFS)*

End of Yr	Investment Assets (A)					Debt (B)		(A - B)
	New							
	Inv's	Property Portfolio			Super	Personal Debt	Inv Debt	***CAPITAL***
0		370,000			250,000	442,500	385,000	-207,500
5		450,162			411,246	69,603	385,000	406,805
10	34,028	547,690			639,245			1,220,964
15	460,791	666,349			958,520			2,085,660
20	1,070,570	810,716			1,402,196			3,283,481
25	1,924,405	986,359			2,014,965			4,925,730
25	1,924,405	986,359			2,014,965			4,925,730

CAPITAL at the end of each Year



Capital Required at Retirement in 25 years (2043):	4,818,888
Current Situation projected Capital at Retirement:	1,673,857
NFS projected Capital at Retirement:	4,925,730
Difference:	3,251,873

Capital Surplus / Deficit (-) at Retirement	
Current:	-3,145,030
NFS:	106,842

* CAPITAL: Total Investment Assets (excludes Home) less Total Debt. * Projected results are before CGT & Tax on Super.
* Personal Debt: Total of loans that have non tax deductible interest. * Inv Debt: Total of all investment / business loans.
* This is a conceptual illustration only and is not a statement of advice.

Assets

Debt Reduction & Financial Strategy

CURRENT SITUATION

Value of Home	650,000
Growth p.a.	4.00%

Investment Assets

Misc. Inv Assets	Value	Growth p.a.

Superannuation	Value	Growth p.a.	Contrib p.a.
Super (a/c 1)	150,000	5.00%	7,671
Super (a/c 2)	100,000	5.00%	4,845

Total Inv Assets:	250,000	(Excludes Home)
Total Assets:	900,000	(Includes Home)
Total Debt:	437,000	(Personal Debt + Inv Debt)
EQUITY:	**463,000**	(Total Assets less Total Debt)
CAPITAL:	**-187,000**	(Total Inv Assets less Total Debt)

Capital Required at Retirement

Number of Years until Retirement (in 2043)	25
Income Required p.a. at Retirement (Today's $)	100,000
CAPITAL Req (Today's $)	2,301,528

At Retirement (in 25 Yrs)

Income Required p.a.	209,378
CAPITAL REQUIRED	4,818,888

Assumes

Inflation (now to retirement) of 3.00% p.a.

Return on retirement capital of 5.00% p.a.

Retirement income indexed at 3.00% p.a.

Retirement income is required for 30 years.

Projected Values at Retirement

Current CAPITAL	NFS CAPITAL	CAPITAL REQUIRED
1,673,857	4,925,730	4,818,888

NEW FINANCIAL STRATEGY

Value of Home	650,000
Growth p.a.	4.00%

Investment Assets

Misc. Inv Assets	Value	Growth p.a.	% C2	Inv Income/ Rent p.a.	Index Inc./ Rent p.a.	Franking Credit p.a.

Superannuation	Value	Growth p.a.	Contrib p.a.
Super (a/c 1)	150,000	6.00%	7,671
Super (a/c 2)	100,000	6.00%	4,845

New Inv Assets	Value
Property Portfolio	370,000

* Refer to NFS New Investment Assets page.

Total Inv Assets:	620,000	(Excludes Home)
Total Assets:	1,270,000	(Includes Home)
Total Debt:	827,500	(Personal Debt + Inv Debt)
EQUITY:	**442,500**	(Total Assets less Total Debt)
CAPITAL:	**-207,500**	(Total Inv Assets less Total Debt)

Definitions / Assumptions

* % C2 is the % owned by Client 2.
* Inv Income / Rent $ p.a. is the pre-tax investment income received.
* Index Inc. / Rent p.a. is the % that investment income will increase by in the illustration each year.
* Franking Credit p.a. is the franking credit on investment income.

NFS New Investment Assets

Debt Reduction & Financial Strategy

Investments

% Client 1	50.00%
% Client 2	50.00%
Surplus Investment %	60.00%
Capital Growth p.a.	4.00%
Investment Income p.a.	2.00%
Franked %	70.00%
Investment Tax Rate	30.00%

Properties

	Property Portfolio
Value	370,000
Purchase Costs	15,000
% Client 1	50.00%
% Client 2	50.00%
Capital Growth p.a.	4.00%
Net Rent p.a.	18,000
Index Rent % p.a.	3.00%
Buildings Depr. p.a.	3,750
Buildings DVM % p.a.	
Fix. & Fitt. Depr. p.a.	4,000
Fix. & Fitt. DVM % p.a.	20.00%
Loan Balance	385,000
Loan Int. Rate % p.a.	4.39%
Use Surplus to Repay	Yes
Monthly Loan Pmt	Int. Only

* Surplus Inv %: The percentage of surplus that will be invested each year when loans (that are to be repaid with surplus) have been repaid.

* DVM: Diminishing Value Method of depreciation.

Projected Values

* Inv's: Investments

End of Yr	**Inv's**	**Property Portfolio**	
0		370,000	
1		384,800	
2		400,192	
3		416,200	
4		432,848	
5		450,162	
6		468,168	
7		486,895	
8		506,371	
9		526,625	
10	34,028	547,690	
11	107,166	569,598	
12	186,049	592,382	
13	271,029	616,077	
14	362,479	640,720	
15	460,791	666,349	
20	1,070,570	810,716	
25	1,924,405	986,359	

Future Additions / Subtractions

Start of Yr	Inv's Add/Sub	Property Portfolio Add/Sub	
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
20			
25			

* Capital Gains Tax (CGT) may be payable on sale of assets. Projected results are before CGT and tax on super.

Other Assumptions

Debt Reduction & Financial Strategy

NFS New Properties Rent, Loan Payments & Depreciation p.a.

Yr	Property Portfolio							
	Net Rent p.a.	Buildings Depr p.a.	Fix & Fitt Depr p.a.	Monthly Loan Interest				
1	18,000	3,750	4,000	1,408				
2	18,540	3,750	3,200	1,408				
3	19,096	3,750	2,560	1,408				
4	19,669	3,750	2,048	1,408				
5	20,259	3,750	1,638	1,408				
6	20,867	3,750	1,311	1,408				
7	21,493	3,750	1,049	1,328				
8	22,138	3,750	839	977				
9	22,802	3,750	671	604				
10	23,486	3,750	537	210				
11	24,190	3,750	429					
12	24,916	3,750	344					
13	25,664	3,750	275					
14	26,434	3,750	220					
15	27,227	3,750	176					
20	31,563	3,750	58					
25	36,590	3,750	19					

Superannuation Contributions p.a.

Yr	Current Situation		New Financial Strategy		
	Super Contrib. 1	Super Contrib. 2	Super Contrib. 1	Super Contrib. 2	
1	7,671	4,845	7,671	4,845	
2	7,901	4,990	7,901	4,990	
3	8,138	5,140	8,138	5,140	
4	8,382	5,294	8,382	5,294	
5	8,634	5,453	8,634	5,453	
6	8,893	5,617	8,893	5,617	
7	9,160	5,785	9,160	5,785	
8	9,434	5,959	9,434	5,959	
9	9,717	6,138	9,717	6,138	
10	10,009	6,322	10,009	6,322	
11	10,309	6,511	10,309	6,511	
12	10,618	6,707	10,618	6,707	
13	10,937	6,908	10,937	6,908	
14	11,265	7,115	11,265	7,115	
15	11,603	7,328	11,603	7,328	
20	13,451	8,496	13,451	8,496	
25	15,594	9,849	15,594	9,849	

NFS Cash Flow p.a.

Yr	Inv Assets Cash Flow
1	3,543
2	3,590
3	3,707
4	3,881
5	4,104
6	4,368
7	5,274
8	8,274
9	11,460
10	14,837
11	17,396
12	19,026
13	20,771
14	22,635
15	24,625
20	36,678
25	52,988

* Inv Assets Cash Flow: Shows after tax net cash flow from investments each year. It applies to all investment assets (except super). The amount shown = Income & Net Rent from investment assets less investment loan payments (other than surplus used to repay loans) plus/less tax impact.
* Super Contrib. limits, etc are not taken into account by the software.
* Super Contributions p.a. are net of contributions tax.

Equity

Debt Reduction & Financial Strategy

Current Situation Projected Values / Balances *(Current)*

		Investment Assets			Debt			
End of Yr	Home			Super	Personal Debt	Inv Debt	**EQUITY**	***CAPITAL***
0	650,000			250,000	437,000		463,000	-187,000
1	676,000			275,300	424,307		526,993	-149,007
2	703,040			302,250	410,819		594,470	-108,570
3	731,162			330,942	396,464		665,640	-65,522
4	760,408			361,476	381,375		740,509	-19,899
5	790,824			393,957	367,091		817,690	26,866
6	822,457			428,494	355,112		895,839	73,382
7	855,356			465,203	342,620		977,938	122,583
8	889,570			504,206	329,593		1,064,182	174,612
9	925,153			545,631	316,009		1,154,775	229,622
10	962,159			589,614	301,842		1,249,930	287,772
11	1,000,645			636,297	287,070		1,349,873	349,228
12	1,040,671			685,831	271,664		1,454,837	414,167
13	1,082,298			738,372	255,599		1,565,071	482,773
14	1,125,590			794,089	238,846		1,680,832	555,242
15	1,170,613			853,155	221,376		1,802,392	631,779
20	1,424,230			1,205,536	122,143		2,507,624	1,083,394
25	1,732,794			1,673,857			3,406,651	1,673,857

New Financial Strategy Projected Values / Balances *(NFS)*

		Investment Assets			Debt			
End of Yr	Home	*New Inv Assets*		Super	Personal Debt	Inv Debt	**EQUITY**	***CAPITAL***
0	650,000	370,000		250,000	442,500	385,000	442,500	-207,500
1	676,000	384,800		277,857	378,133	385,000	575,524	-100,476
2	703,040	400,192		307,770	308,981	385,000	717,022	13,982
3	731,162	416,200		339,876	234,724	385,000	867,513	136,352
4	760,408	432,848		374,317	155,040	385,000	1,027,533	267,125
5	790,824	450,162		411,246	69,603	385,000	1,197,629	406,805
6	822,457	468,168		450,826		363,142	1,378,309	555,851
7	855,356	486,895		493,226		267,035	1,568,442	713,086
8	889,570	506,371		538,632		165,204	1,769,369	879,799
9	925,153	526,625		587,236		57,379	1,981,635	1,056,482
10	962,159	581,718		639,245			2,183,122	1,220,964
11	1,000,645	676,764		694,878			2,372,288	1,371,643
12	1,040,671	778,431		754,367			2,573,469	1,532,798
13	1,082,298	887,106		817,960			2,787,364	1,705,066
14	1,125,590	1,003,199		885,918			3,014,707	1,889,117
15	1,170,613	1,127,140		958,520			3,256,273	2,085,660
20	1,424,230	1,881,285		1,402,196			4,707,711	3,283,481
25	1,732,794	2,910,764		2,014,965			6,658,523	4,925,730

* EQUITY: Home + Total Investment Assets less Total Debt.
* CAPITAL: Total Investments Assets less Total Debt. (Capital excludes value of Home.)
* Capital Gains Tax (CGT) may be payable on sale of assets. Projected results are before CGT and tax on super.

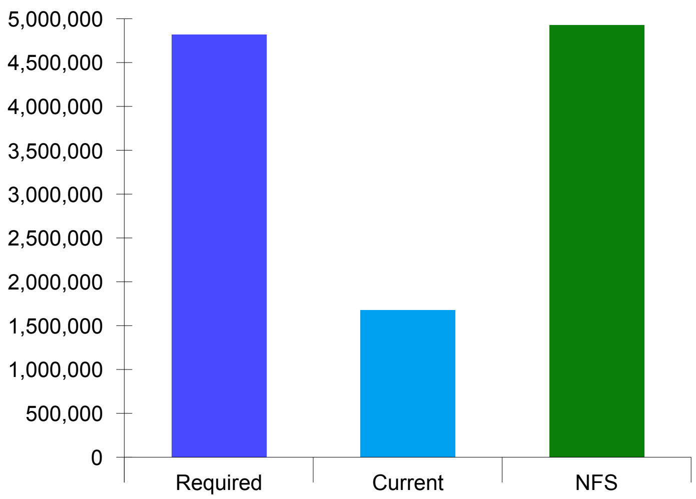
Capital

Debt Reduction & Financial Strategy

New Financial Strategy Projected Values / Balances *(NFS)*

	Investment Assets					(A)	(B)	(A - B)
	New							
End of Yr	Inv's	Property Portfolio			Super	**Total Inv Assets**	**Total Debt**	***CAPITAL***
0		370,000			250,000	620,000	827,500	-207,500
1		384,800			277,857	662,657	763,133	-100,476
2		400,192			307,770	707,962	693,981	13,982
3		416,200			339,876	756,076	619,724	136,352
4		432,848			374,317	807,165	540,040	267,125
5		450,162			411,246	861,408	454,603	406,805
6		468,168			450,826	918,994	363,142	555,851
7		486,895			493,226	980,121	267,035	713,086
8		506,371			538,632	1,045,003	165,204	879,799
9		526,625			587,236	1,113,862	57,379	1,056,482
10	34,028	547,690			639,245	1,220,964		1,220,964
11	107,166	569,598			694,878	1,371,643		1,371,643
12	186,049	592,382			754,367	1,532,798		1,532,798
13	271,029	616,077			817,960	1,705,066		1,705,066
14	362,479	640,720			885,918	1,889,117		1,889,117
15	460,791	666,349			958,520	2,085,660		2,085,660
20	1,070,570	810,716			1,402,196	3,283,481		3,283,481
25	1,924,405	986,359			2,014,965	4,925,730		4,925,730

Projected CAPITAL at Retirement in 25 Years (2043)



Current Situation	In 25 Yrs
Capital Required:	4,818,888
Projected Capital:	1,673,857
Capital Deficit:	-3,145,030

NFS	In 25 Yrs
Capital Required:	4,818,888
Projected Capital:	4,925,730
Capital Surplus:	106,842

Comparison	In 25 Yrs
Current Capital:	1,673,857
NFS Capital:	4,925,730
Difference:	3,251,873

NFS Information / Definitions

* Capital: Total Investment Assets (excludes Home) less Total Debt.
* Personal Debt: Total of loans that have non tax deductible interest.
* Inv Debt: Total of all investment / business loans. Interest is tax deductible.
* Projected results are before Capital Gains Tax (CGT) and tax on superannuation.
* This is a conceptual illustration only and is not a statement of advice.

Retirement

Debt Reduction & Financial Strategy

Assumptions

No. of Years to Retirement:	25
Year of Retirement:	2043
Income Required p.a. at Retirement (in Today's $):	100,000
No. of Years Retirement Income is Required:	30
Index Retirement Income (% p.a.):	3.00
Investment Return Earned on Capital in Retirement (% p.a.):	5.00

Capital Required at Retirement

CAPITAL Required (in Today's $):	2,301,528
Inflation Rate between now and Retirement (% p.a.):	3.00
Income Required p.a. at Retirement:	209,378
CAPITAL REQUIRED AT RETIREMENT:	4,818,888

Projected Capital at Retirement

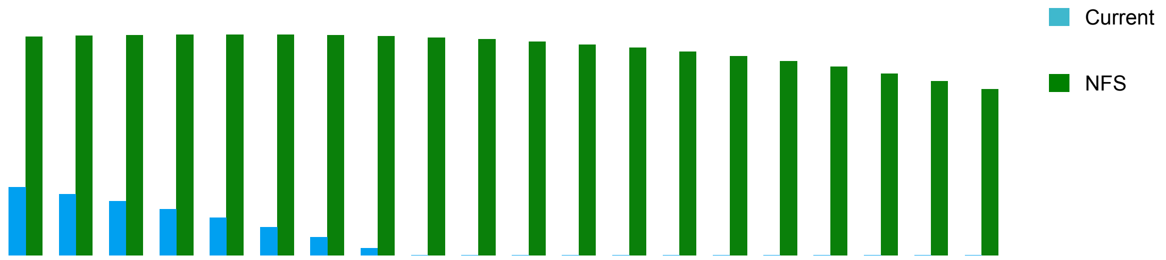
Current Situation:	1,673,857
New Financial Strategy:	4,925,730

Projection of Capital After Retiring

	Current Situation				New Financial Strategy			
Yr	Start of Yr CAPITAL	Increase in Value	Amount Withdrawn	End of Yr CAPITAL	Start of Yr CAPITAL	Increase in Value	Amount Withdrawn	End of Yr CAPITAL
1	1,673,857	73,224	209,378	1,537,703	4,925,730	235,818	209,378	4,952,170
2	1,537,703	66,102	215,659	1,388,147	4,952,170	236,826	215,659	4,973,336
3	1,388,147	58,301	222,129	1,224,319	4,973,336	237,560	222,129	4,988,768
4	1,224,319	49,776	228,793	1,045,302	4,988,768	237,999	228,793	4,997,974
5	1,045,302	40,482	235,657	850,128	4,997,974	238,116	235,657	5,000,433
6	850,128	30,370	242,726	637,772	5,000,433	237,885	242,726	4,995,592
7	637,772	19,388	250,008	407,152	4,995,592	237,279	250,008	4,982,863
8	407,152	7,482	257,508	157,126	4,982,863	236,268	257,508	4,961,622
9	157,126		157,126		4,961,622	234,819	265,234	4,931,208
10					4,931,208	232,901	273,191	4,890,919
11					4,890,919	230,477	281,386	4,840,009
12					4,840,009	227,509	289,828	4,777,690
13					4,777,690	223,958	298,523	4,703,126
14					4,703,126	219,782	307,478	4,615,430
15					4,615,430	214,936	316,703	4,513,664
16					4,513,664	209,373	326,204	4,396,833
17					4,396,833	203,042	335,990	4,263,885
18					4,263,885	195,891	346,070	4,113,707
19					4,113,707	187,863	356,452	3,945,118
20					3,945,118	178,899	367,145	3,756,871
25					2,779,747	117,706	425,622	2,471,831
30					933,190	21,989	493,412	461,766
35								

Projection of CAPITAL After Retiring

Capital at the end of each year (for the first 20 years after retiring)



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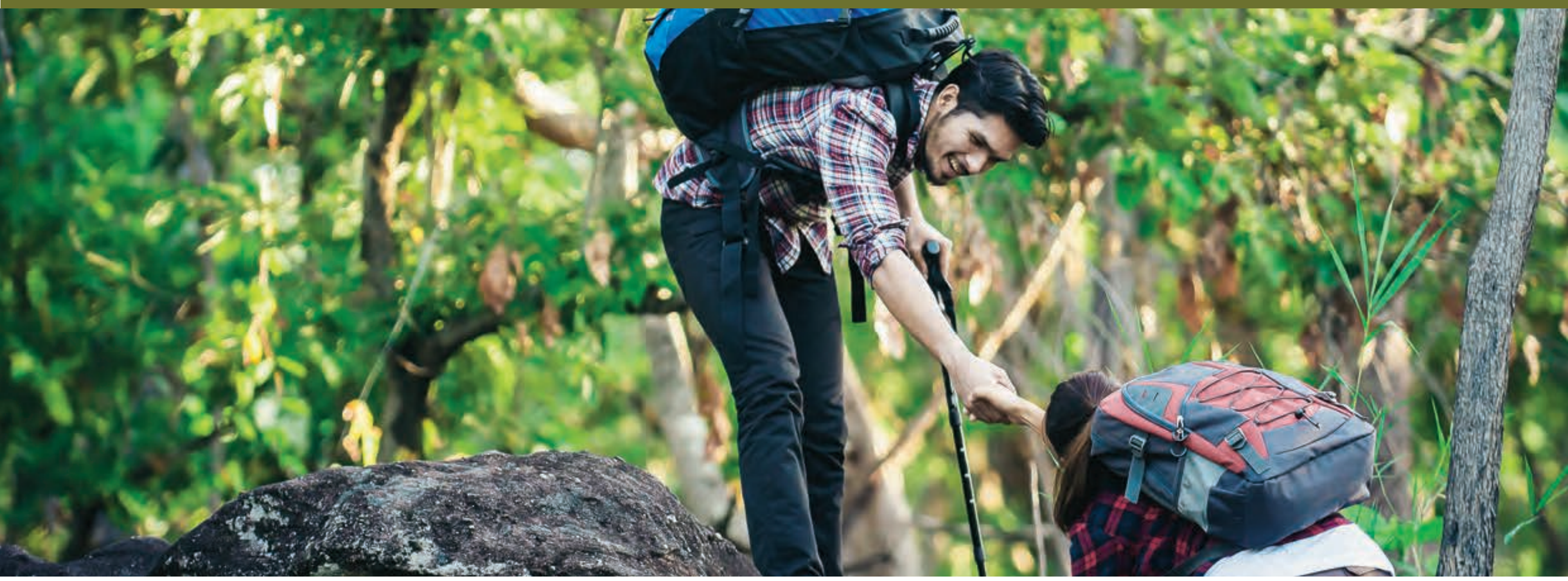
Mardent Business Finance - helping business owners and self-employed clients get the finance they need: working capital, commercial property loans, motor vehicle and equipment finance and short-term unsecured loans.

Mardent Property - using research and data, our property team helps clients invest in areas we've identified as more likely to grow in value than others. We use over 13 different datasets to determine investment suitability. And we combine it with detailed on-the-ground research.



Mardent Group
The Mardent Group
3/23 Breene Place
Morningside QLD 4170
Phone: 1300 714 511

Todd O'Neill
Director
0404 847 857
e: todd@themardentgroup.com

themardentgroup