“Lifestyle Planner™ is a perfect tool for Professional Advisers in the study of their clients spending habits, to facilitate behavioural change, articulate long term relationship, to create wealth and to tackle financial literacy issues with their clients”
Introducing Cashflow Management Solutions to Your Financial Needs.

Lifestyle Planner™ is a perfect tool for individuals who aspire to successfully achieve financial freedom sooner rather than later in life and be able to fast track their success with the help of a Professional Adviser.

Your Professional Adviser has coaching and mentoring skills that can provide you with ongoing motivational and inspirational help, training, education, advice and tips, to build a long term relationship by developing a deeper bond. Your Adviser can provide you with a solution without giving “financial product advice” to help you stay on course and to lead you through the “maze of daily financial challenges” that you will encounter in your life and to eventually lead you to the financial freedom you may be seeking.

The Lifestyle Planner™ Cash Flow Management Solutions system is available through Professional Advisers such as Accountants, Mortgage Brokers, Financial Planners and Tax Agents. These Professional Advisers are trained coaches & mentors and have special skills and knowledge in providing financial literacy education required for your ultimate financial success.

Individuals

Lifestyle Planner™ is a Cash Flow Management Solutions System that allows you to track your income, expenses and cash online by uploading your banking transactions, including cash taken out at ATMs into your Lifestyle Planner™. Once income and expenses are categorised in the Lifestyle Planner™, uploaded transactions are automatically processed which means that you do not need to go through the laborious and boring process of manually recording every one of your transactions. Once your accounts are categorised there is no need for transaction allocations to accounts thus there is ‘Zero Processing’.

You will be able to create, track, manage and achieve multiple goals in Lifestyle Planner™ with the help of a Professional Adviser.

Lifestyle Planner™ Cash Flow Management System has the ability to classify the uploaded transactions into essentials, non-essentials and committed cash, thus providing you with valuable information for understanding your money and your spending habits.

The Lifestyle Planner™ System will assist you in staying on track to achieve your long term goals and objectives. A Lifestyle Planner™ Cashflow Management System will allow you to achieve any or all of these successful strategies we have developed that you may wish to pursue with the help of a Professional Adviser. The use of Lifestyle Planner™ Cash Flow Management System allows you to create, track, manage and achieve successful cash flow management strategies such as:

- Managing your Debt
- Improve your cash flows within your existing income
- Pay your Mortgage Off quicker
- Eliminate credit cards and personal loans
- Wish to replace your existing car
- To be able to afford a holiday every year
- Have a saving plan to start a family
- Start saving for your children’s education
- To reduce your tax
- To have an income streams in retirement for comfortable living
- To be eligible for government benefits
- To be in control of your finances
- To protect your family in the event of your death
- To have a regular investment plan

You may not be able to achieve any of the successful strategies without the help of a Professional Adviser.

That is why we have developed a 3 session process to help you to successfully manage your own finance in the Lifestyle Planner™ with the help of your Professional Adviser.
Session 1  Lifestyle Planner™ accounts customised to your personal situation

This session covers how to:

- Set up a chart of your accounts – Asset, Liabilities, and Income & Expenses.
- Categorise your accounts for automatic processing upon upload of your bank statements.
- Upload your banking statements into Lifestyle Planner™ for Automated Processing.

At the end of this session, you will be able to gain knowledge of how to upload your bank statements in to the Lifestyle Planner™ software, track all your income and expenditures and gain a full understanding of Lifestyle Planner™’s automated transaction processing features so you can start learning how to manage your own money.

Session 2  This session covers the “Gap Analysis” between Goals and Current Savings.

This session will cover:

- Case Study – Alex & Linda
- Study your current financial situation
- Establish what goals you want to achieve; these may be short, medium and/or long term.
- Analyse the gap between your goals and savings
- Analysing your expenditures by studying illustrations and reports of your finances
- Understanding of your financial dependency and analysis of your income to cost ratios.

On completion of session 2 your Adviser will establish with you; your goals, show you the gap between your goals and savings, how he or she will be able to close this gap and prioritise the order in which you will be able to achieve your short, medium and long term goals and how this can be tracked and managed in the Lifestyle Planner™.

In this session your Adviser will establish your financial plan. It is imperative that you follow your plan with regular reviews to achieve success. Your full commitment will be vital in order to achieve your goals within the time scale.

Session 3  This session covers reviews, understanding of your spending habits and staying on course to achieve your goals.

It is important if you are to achieve your goals in the specified time that you have a regular schedule of planned review with your trusted Adviser at least every three months. This will enable your Adviser to provide you with feedback of your spending habits and discuss how closely you are adhering to budgeted targets.

To achieve an acceptable level of success we recommend that your Adviser plan at least 4 reviews per annum in conjunction with online coaching and mentoring for you to stay on course and may include ‘ad hoc’ training and reviews using latest online technology such as Skype.

Your financial plan is an ongoing plan and some goals may take a long time to achieve i.e. funding for your children’s education or to create income streams in retirement for comfortable living. These may be your long term goals.

The 4 Reviews per annum will be ongoing until all your goals and objectives are achieved and you have reached a financial freedom of each of your selected goal. These goals may be short, medium or long term on the time horizon.

These sessions run for approximately 2 hours each
Benefits to Individuals

Through quality coaching & mentoring a Professional Adviser will prove to be valuable in assisting you to manage your debt, create and monitor “savings” which can go towards paying off your home mortgage faster, to purchasing additional investment properties, to building additional income streams to live comfortably in retirement and to fund for your children's education. Most of these goals are long term and having regular online access to your Professional Adviser is the only way to effectively achieve these goals. Your Professional Adviser can also closely monitor your income and expenses to ensure that your debt is managed on a monthly basis and find a saving of approx. $30,000 per annum within your existing income based on your chosen goals.

Summary of Benefits

Your Trusted Adviser can provide you:

✓ Establish your Financial Plan and Goals.
✓ Inspirational and motivational help.
✓ Help you through “daily financial challenges” you may face in achieving you goals with an appropriate solution at right time.
✓ Analyse the “Gap Analysis between your Goals and Saving”.
✓ Customise Lifestyle Planner™ to your personal situation and for automated “zero” processing.
✓ Provide you with regular reviews to stay on course.
✓ Help you create, track, manage and achieve your multiple goals.

Resources and Tools

✓ Informative Case Study.
✓ Illustrations and Reports of Lifestyle Planner™ system.
✓ “Free booklet” of successful strategies for financial freedom.