



Daniel Callaghan

MAS

Saturday, August 13, 2016

(Room 5)

14:00 - 14:55 WS #110: Your Personal Wealth Plan and How to Help Your Kids on the Right Path

15:05 - 16:00 WS #121: Your Personal Wealth Plan and How to Help Your Kids on the Right Path (Repeated)

**Your personal wealth plan
and helping your kids on the right path**

**South GP
CME 2016**

**Daniel
Callaghan**



Your personal wealth plan...

Your – *up to you to take responsibility*

Personal – *for yourself!*

Wealth – *the value of all your assets minus all your debts*

Plan – *the steps taken to achieve a goal, within a timeframe*

...and how to help your kids on the right path

and how to help - *make possible or easier by offering your services*
your kids
on the right path - *the direction in life that will be most helpful*

Key principles

- **Start early**
- **Start now**
- **Set your goals**
- **Know your risks**
- **Keep track**
- **Diversify**
- **Understand where you are investing**

Start early



Start now!



Set your goals



Know your risks



Keep track



Diversify



Understand where you are investing



Reach your goal!



Disclaimer

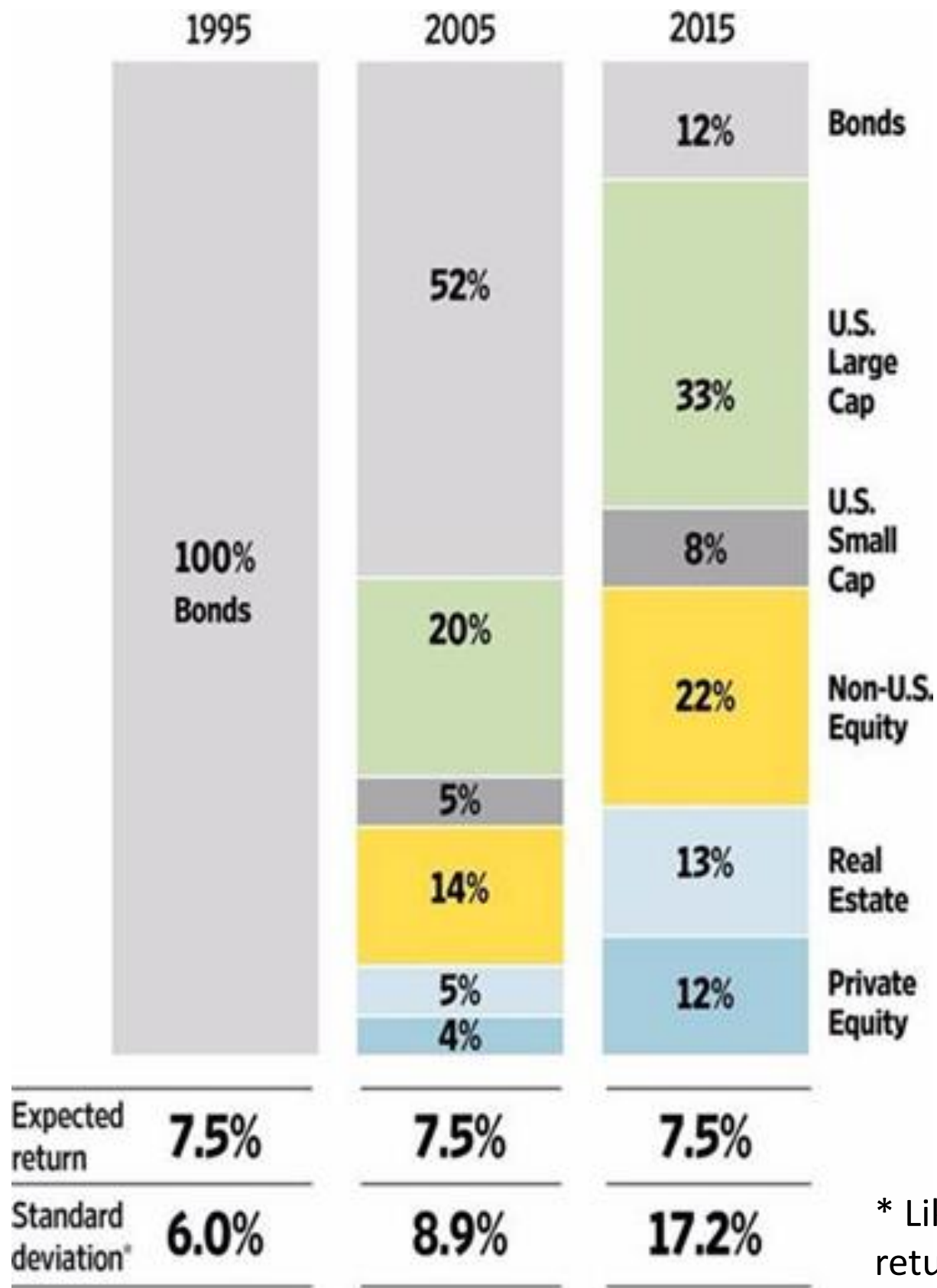
This presentation is intended for general purposes and does not take in to consideration the personal considerations of and individual.

Every effort has been taken to ensure the accuracy of information.



What do you need to earn 7.5%?

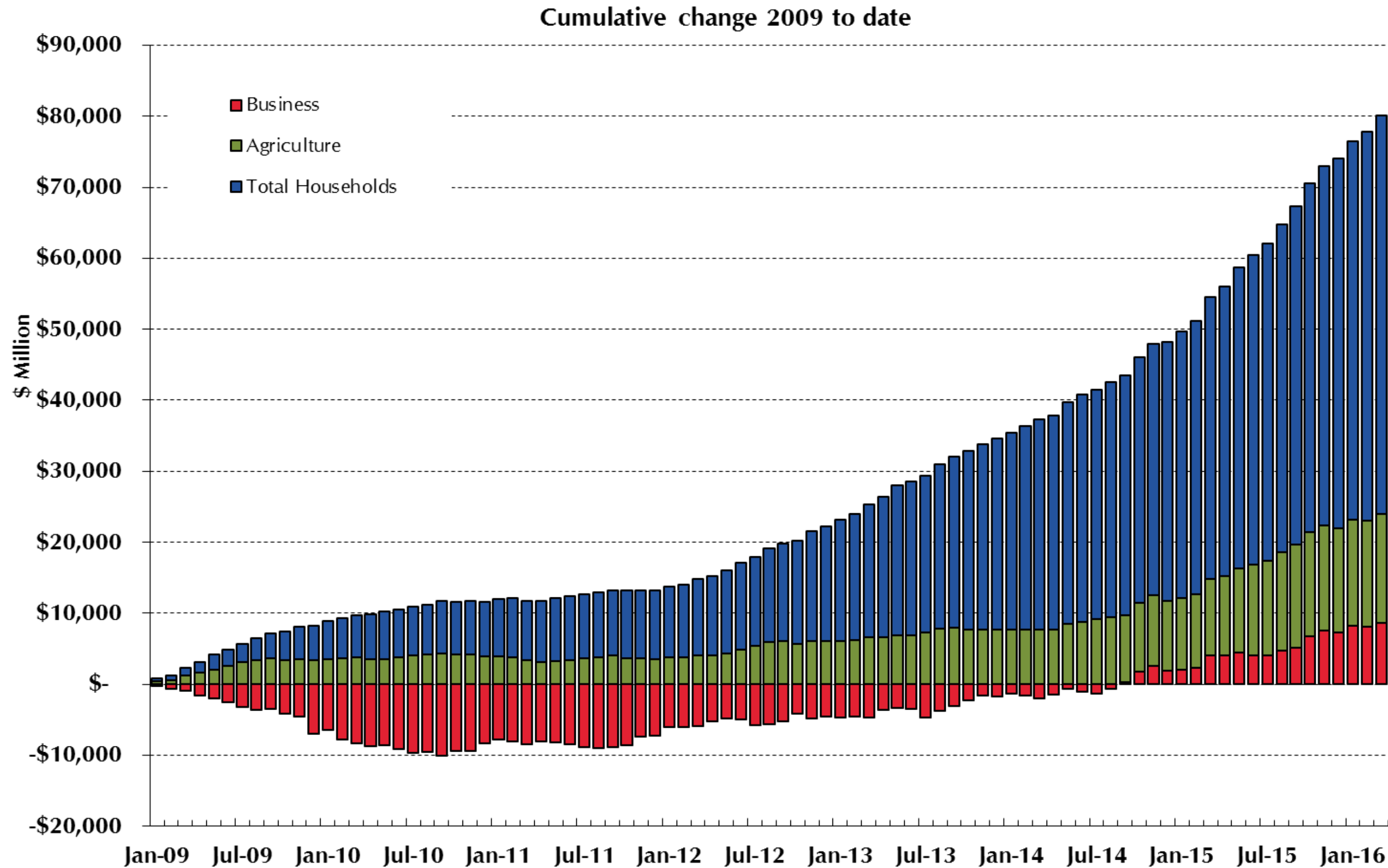
The same return means bigger risks today compared to two decades ago.



Source: Callan Associates / The Wall Street Journal

* Likely amount by which returns could vary.

NZ bank lending growth



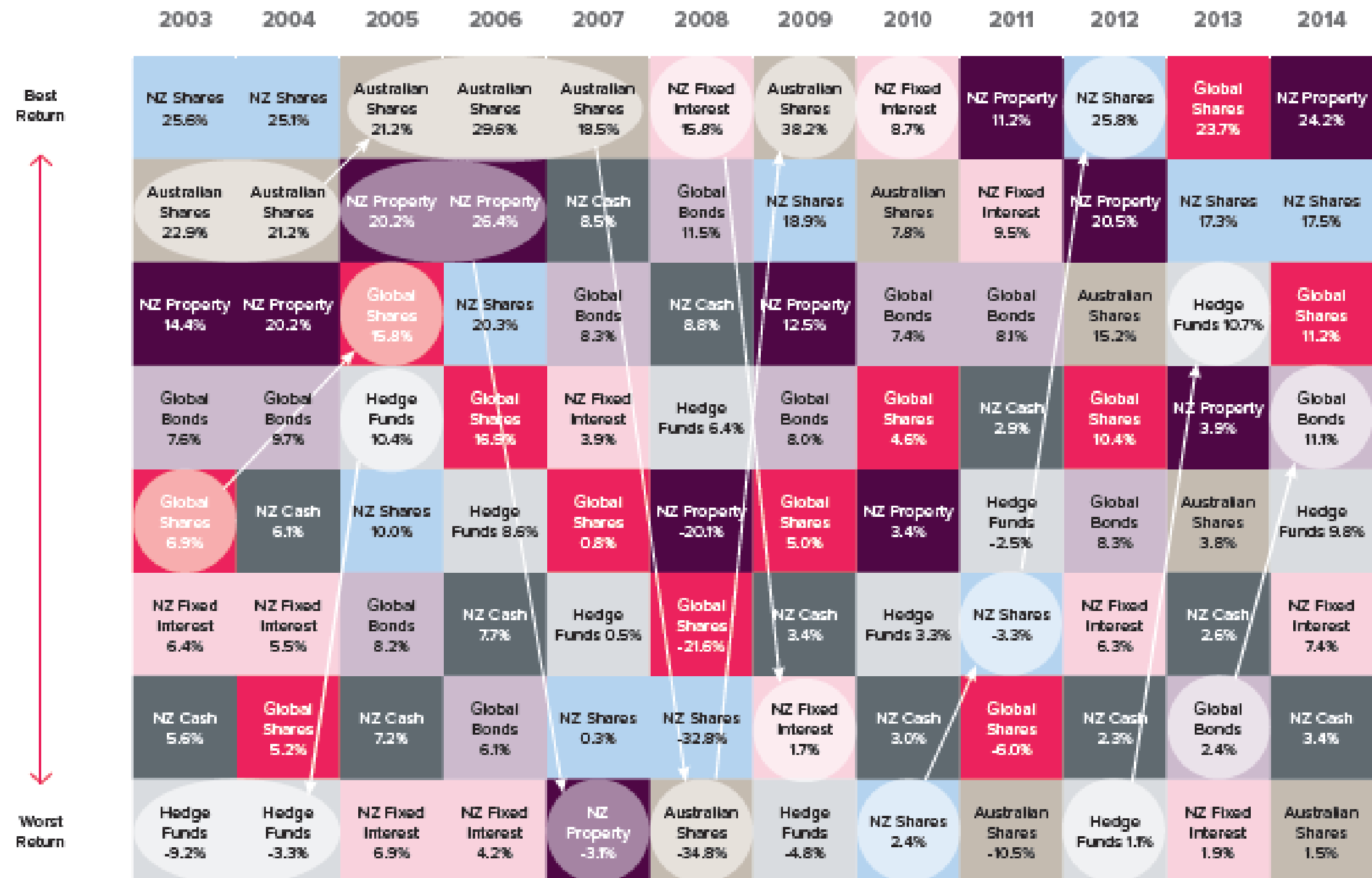
Growth assets

Long Term Asset Trends

This graph plots the cumulative values of \$100 invested in each asset class in 1975 over the next 40 years. For example, if you had invested \$100 in Australian equities in 1975 it would be worth \$14,280 today.



Why we diversify investments



Make time for regular financial check-up

Life is a journey. We're with you every step of the way.



Your invitation for a free personal financial review.

Useful websites

www.sorted.org.nz

When you want to get sorted on money matters, use your mouse.

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your goals | saving | managing debt | investing | retirement | calculators | students | 60plus | kids & money | at work

When you want to get your finances in order, Sorted's information and online calculators will be your guide. It's your first visit, go to our **Get Started** section.

Want to get sorted on Savings?



See how much you can save and when you'll reach your goal. Use our **Regular Savings Calculator**, **Lump Sum Calculator** and **Goal Machine Calculator** to help.



Kids & Money
Flights depart here for Money Island.

online calculators

Our calculators make it easy for you to do the numbers for yourself. Take a look at the [full list of calculators](#) available.

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Brighten your outlook on your **retirement**. Check out our KiwiSaver.

IMPORTANT CHANGES TO OUR LENDING AND DEPOSIT SERVICES

MAS is pleased to announce we've established a new banking partnership.

FIND OUT MORE >

INCOME SECURITY

Your ability to earn an income is a valuable asset but what if you were unable to work due to sickness or injury? Through MAS Income Security insurance, you can receive a weekly benefit of up to 75% of your pre-disability income.

FIND OUT MORE >

www.kiwisaver.govt.nz

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What is it? | Being a member | KiwiSaver schemes | Accessing your savings

Learn more about

How to join

Automatic enrolment

Opting out

Joining if you're self-employed

List of providers

KiwiSaver forms and services

Retirement saving made easy with KiwiSaver



KiwiSaver is a voluntary savings initiative that's designed to make it easier to save for your future. You'll be able to access your savings when you're eligible for NZ Super (currently 65) or after five years' membership, whichever is later. Being a KiwiSaver member won't affect your eligibility for NZ Super.

The Government will help you save with KiwiSaver by giving you a \$1,000 kick-start, a tax credit of up to \$1,042.86, a fee subsidy and, if you qualify, a first home deposit subsidy.

Manage My KiwiSaver

View and update account details.

Login or Register

Quick KiwiSaver Calculator

Annual salary or wages \$
Frequency of pay Monthly
Age
Calculate
sorted.org.nz

DID YOU KNOW

Your employer will contribute to your KiwiSaver account from 1 April this year. You can email or call us if you've got a question about KiwiSaver. Customers are currently asking us about these [hot topics](#).

On related websites

For individuals - About the home loan deposit subsidy on hnzc.co.nz - Information for State Sector employees on ssc.govt.nz - Information for employees on www.treasury.govt.nz	For employers - KiwiSaver for employers on ird.govt.nz - Your responsibilities as an employer - What about existing super schemes? - KiwiSaver employer guide (KS4) - Information for employers on www.treasury.govt.nz	For scheme providers - KiwiSaver for scheme providers on ird.govt.nz - Becoming a scheme provider - What's happening when - Your role as a scheme provider
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