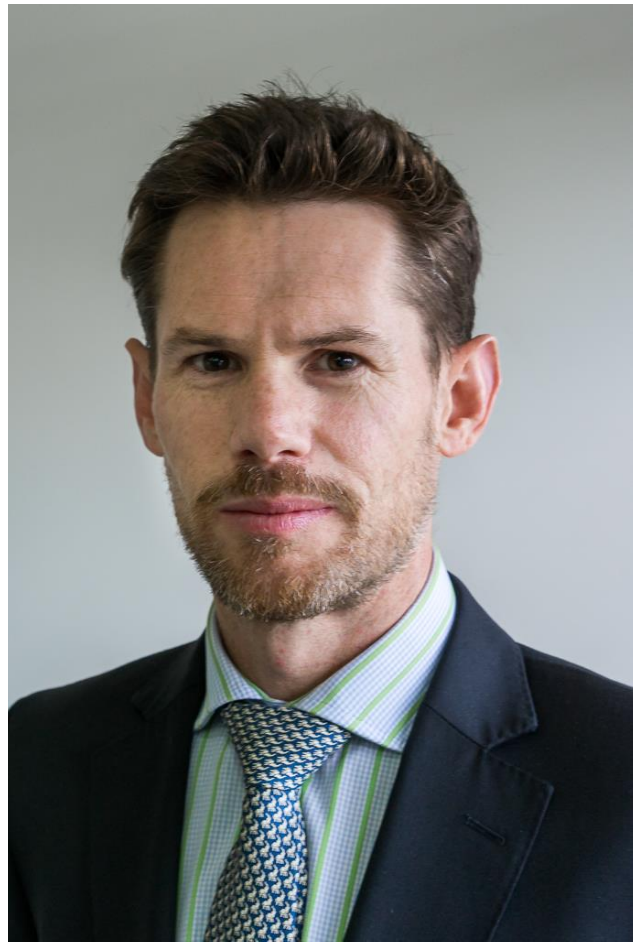

Daniel Callaghan

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)

South GP CME General Practice Conference & Medical Exhibition

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

South GP CME 2016

Daniel Callaghan

MAS

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


fivefortics BLUFF
NEW ZEALAND
LATITUDE
46°36 min 54 sec
SOUTH
LONGITUDE
168°21 min 26 sec
EAST
LONDON 18958 km
15008 km NEW YORK
HOBART 1680 km
1401 km CAPE REINGA
2000 km
6 km
KUMAGAYA 9632 km
WELLINGTON 784 km
21 km RUAPUKE ISLAND

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.

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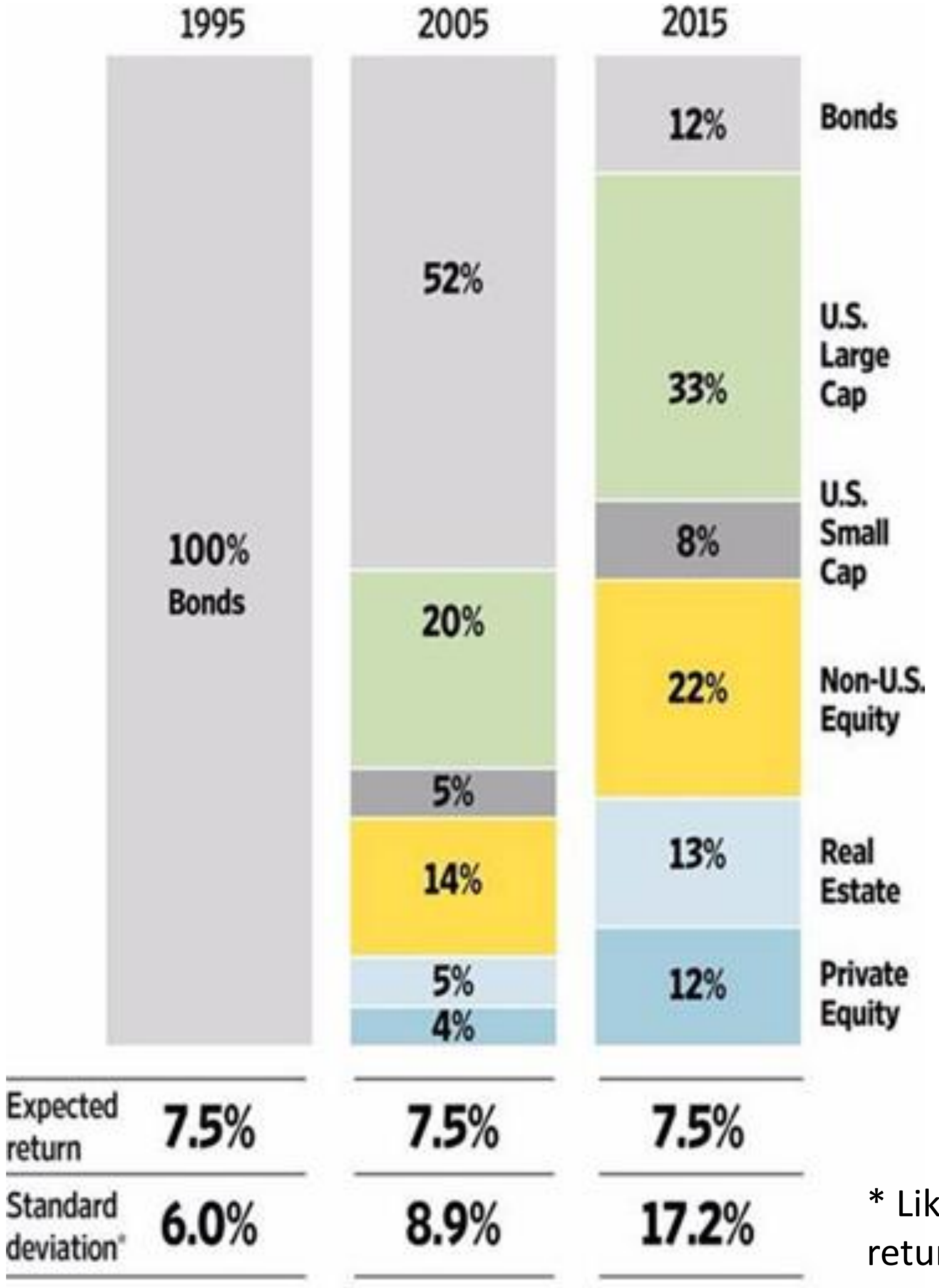
What do you need to earn 7.5%?

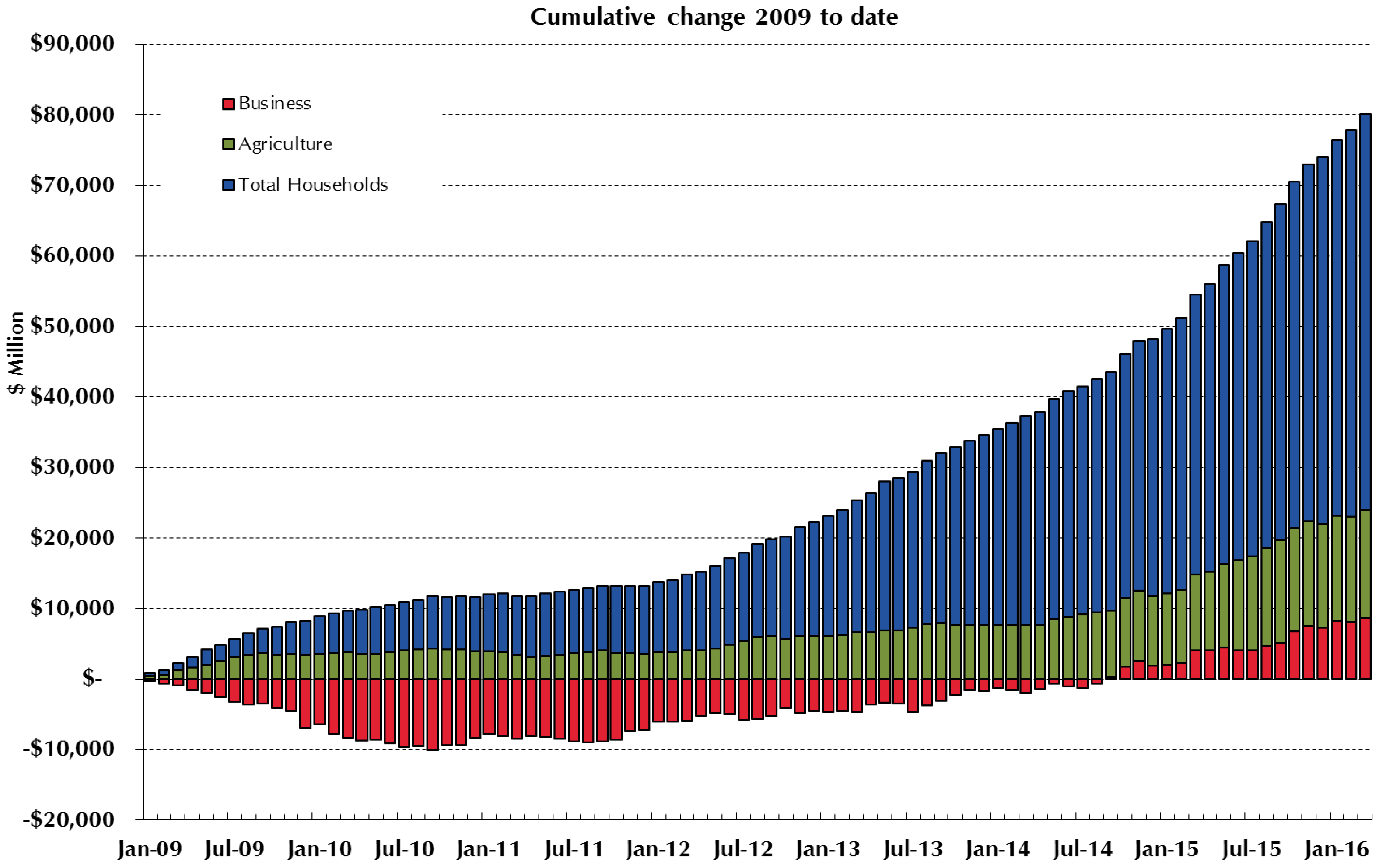
The same return means bigger risks today compared to two decades ago.



* Likely amount by which returns could vary.

Source: Callan Associates / The Wall Street Journal

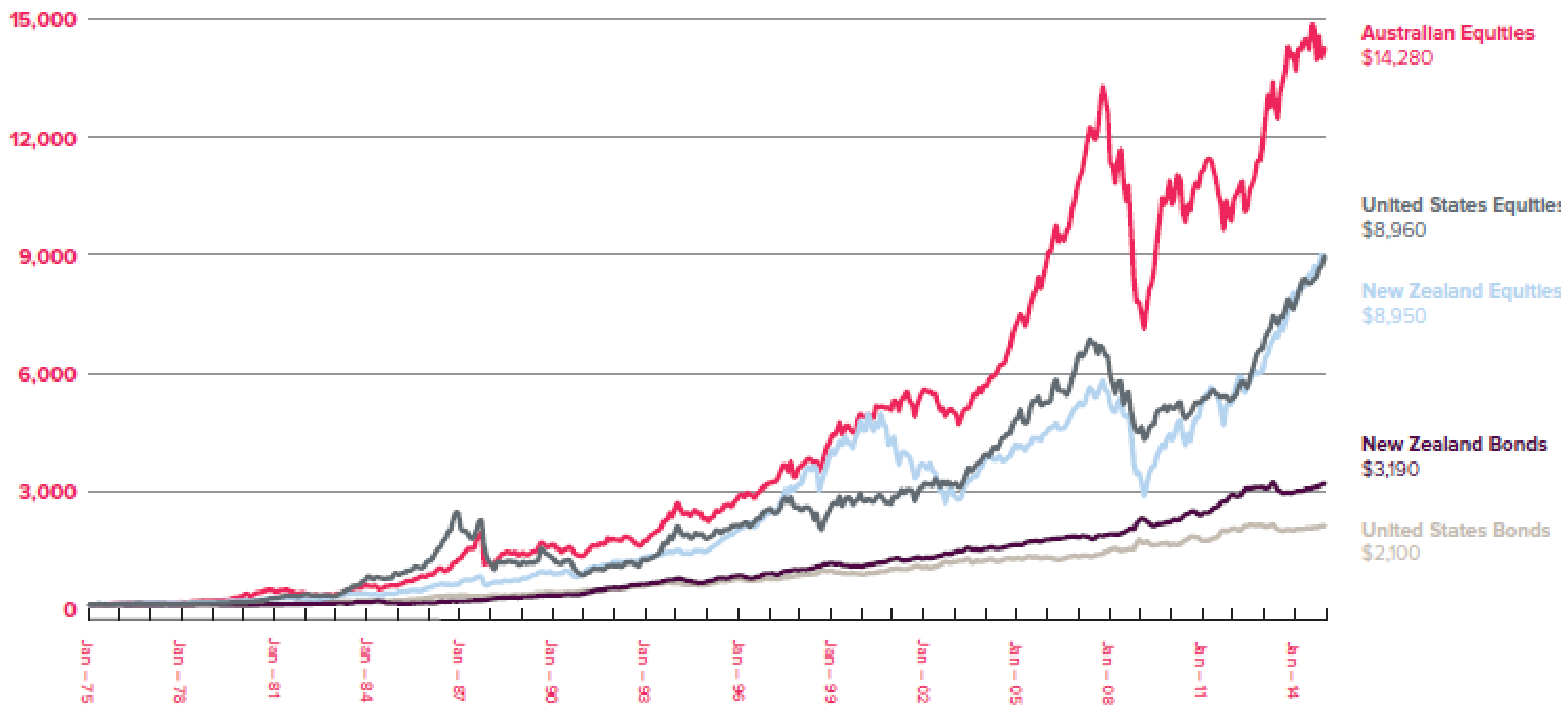
NZ bank lending growth



Growth assets

Long Term Asset Trends

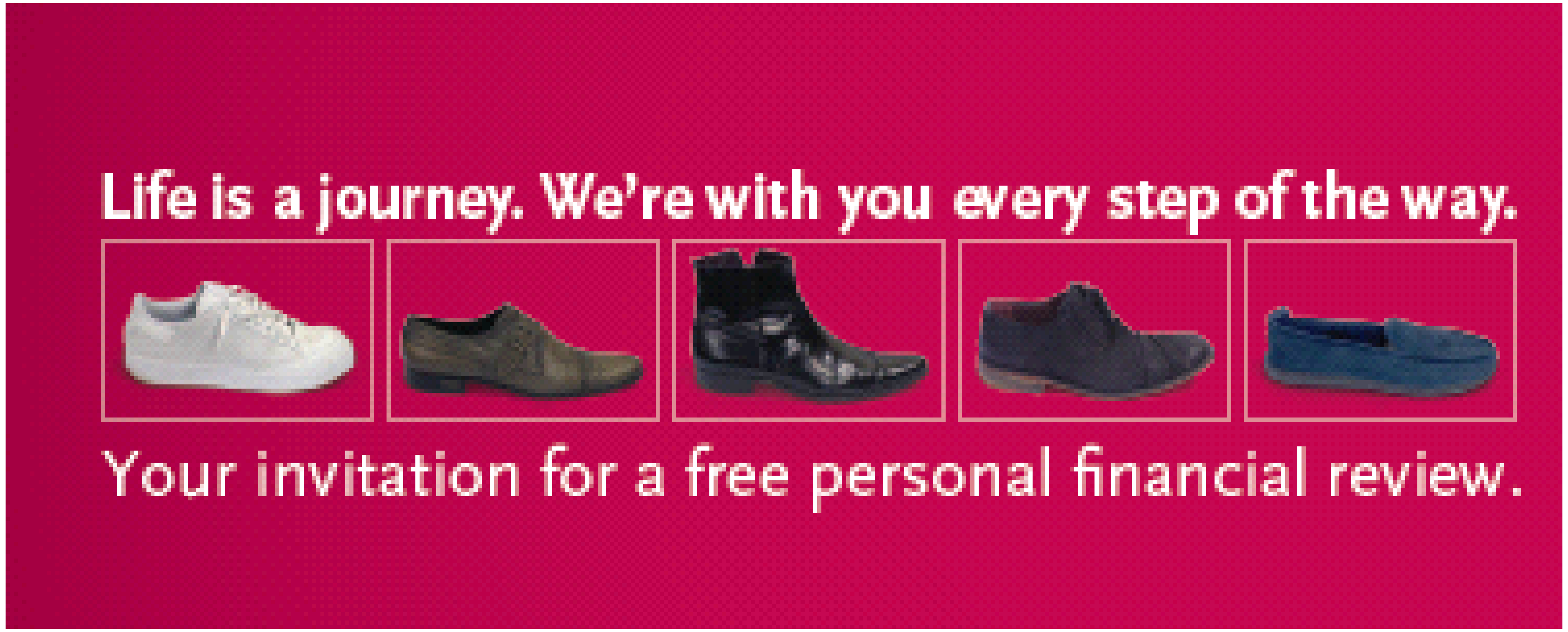
This graph plots the cumulative values of $100 invested in each asset class in 1975 over the next 40 years.
For example, if you had invested $100 in Australian equities in 1975 it would be worth $14,280 today.



Why we diversify investments

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Best Return	NZ Shares 25.6%	NZ Shares 25.1%	Australian Shares 21.2%	Australian Shares 29.6%	Australian Shares 18.5%	NZ Fixed Interest 15.8%	Australian Shares 38.2%	NZ Fixed Interest 8.7%	NZ Property 11.2%	NZ Shares 25.8%	Global Shares 23.7%	NZ Property 24.2%
	Australian Shares 22.9%	Australian Shares 21.2%	NZ Property 20.2%	NZ Property 26.4%	NZ Cash 8.5%	Global Bonds 11.5%	NZ Shares 18.9%	Australian Shares 7.8%	NZ Fixed Interest 9.5%	NZ Property 20.5%	NZ Shares 17.3%	NZ Shares 17.5%
	NZ Property 14.4%	NZ Property 20.2%	Global Shares 15.8%	NZ Shares 20.3%	Global Bonds 8.3%	NZ Cash 8.8%	NZ Property 12.5%	Global Bonds 7.4%	Global Bonds 8.1%	Australian Shares 15.2%	Hedge Funds 10.7%	Global Shares 11.2%
	Global Bonds 7.6%	Global Bonds 9.7%	Hedge Funds 10.4%	Global Shares 16.5%	NZ Fixed Interest 3.9%	Hedge Funds 6.4%	Global Bonds 8.0%	Global Shares 4.6%	NZ Cash 2.9%	Global Shares 10.4%	NZ Property 3.9%	Global Bonds 11.1%
	Global Shares 6.9%	NZ Cash 6.1%	NZ Shares 10.0%	Hedge Funds 8.6%	Global Shares 0.8%	NZ Property -20.1%	Global Shares 5.0%	NZ Property 3.4%	Hedge Funds -2.5%	Global Bonds 8.3%	Australian Shares 3.8%	Hedge Funds 9.8%
	NZ Fixed Interest 6.4%	NZ Fixed Interest 5.5%	Global Bonds 8.2%	NZ Cash 7.7%	Hedge Funds 0.5%	Global Shares -21.6%	NZ Cash 3.4%	Hedge Funds 3.3%	NZ Shares -3.3%	NZ Fixed Interest 6.3%	NZ Cash 2.6%	NZ Fixed Interest 7.4%
	NZ Cash 5.6%	Global Shares 5.2%	NZ Cash 7.2%	Global Bonds 6.1%	NZ Shares 0.3%	NZ Shares -32.8%	NZ Fixed Interest 1.7%	NZ Cash 3.0%	Global Shares -6.0%	NZ Cash 2.3%	Global Bonds 2.4%	NZ Cash 3.4%
Worst Return	Hedge Funds -9.2%	Hedge Funds -3.3%	NZ Fixed Interest 6.9%	NZ Fixed Interest 4.2%	NZ Property -3.1%	Australian Shares -34.8%	Hedge Funds -4.8%	NZ Shares 2.4%	Australian Shares -10.5%	Hedge Funds 1.1%	NZ Fixed Interest 1.9%	Australian Shares 1.5%

Make time for regular financial check-up



Useful websites