morganBentley

Guiding the Way

It is not in the stars to hold
our destiny but in ourselves.

William Shakespeare

Who is Morgan Bentley?

Morgan Bentley… Your guide to Financial Freedom

Morgan Bentley offers general financial information and education on the latest strategies for wealth creation and financial freedom through seminars, webinars, articles, case studies, blogs, videos, e-books as well as individual fact finding consultations.

These consultations enable us to determine a client's circumstances then map a detailed planning pathway towards desired outcomes.

We call this the Personal Prosperity Guide.

To achieve this we have built relationships with industry leaders in areas of Advanced Finance Structures, Positive Property Services, Advanced Accounting Services, Financial Planning.

Morgan Bentley clients are referred to these aligned industry experts for advice.

Morgan Bentley does NOT give financial, real estate or credit advice.

> "An investment in knowledge pays the best interest"
>
> *Benjamin Franklin*

Advance Finance Structure

Become Debt Free Sooner

- Debt Consolidation
- Mortgage Elimination
- Mortgage Optimisation
- Debt Recycling

Positive Property Services

Build your wealth

- Zero Cost Property Investing
- Tax Effective Structuring
- Hot Spot Location Research
- Full management Services

Advanced Accounting Services

Improve Cash Flow

- Tax Redirection
- Tax Minimisation
- End-to-End Planning (Investments, SMSF)
- Advanced Tax Structures (corp, trust etc.)

Financial Planning

Protection and Control

- Risk Protection
- Self-Managed Superannuation
- Investment Strategies
- Advanced Structures

Our process – six steps to success

Things do not happen.
Things are made to happen.

John F Kennedy

Personal Prosperity Guide

Guiding the way

In conjunction with our preferred partners, we can help you:

1. Identify where you are today
2. Conduct an asset and liability statement
3. Examine your current spending habits
4. Evaluate your existing mortgages
5. Examine your credit card facilities
6. Evaluate your personal loans and other debts
7. Determine your borrowing capacity
8. Present alternative mortgage strategies
9. Recommend strategies to consolidate your current cash flow
10. Show the benefits of a Mortgage Reduction Program
11. Examine your income and tax liability
12. Demonstrate possible interest savings
13. Demonstrate possible term savings
14. Determine short term and long term goals
15. Plan and assist with the initiation of a wealth creation strategy
16. Assist with quality Financial Planners
17. Accountants and Solicitors who are experts in their fields

Morgan Bentley Pty Ltd

Privacy Policy

Morgan Bentley Pty Ltd recognises that your personal information is very important to you. We adhere to the 13 Australian Privacy Policy Principles (APPs) set out in the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Cth) (which amends the Privacy Act 1988 (Cth)).

The types of information we ask you for may include the following:

- your name and address and other contact information
- your financial details
- transaction information relating to any service we provide to you

We only collect information that is needed by us to provide our services. We will usually collect your personal information directly from you, unless it is not reasonable or practical to do so, or you have consented to us obtaining the information from someone else (e.g., your accountant or financial advisor).

You need not give us any of the personal information about you or any other person which may be requested in our communications with you, but it may affect our ability to provide you with our services.

Use and disclosure of your personal information?

We use your personal information to do certain things, including:

- process your application or respond to your query
- provide you with information about other services that may be of benefit to you, and
- facilitate our internal business operations, including fulfilment or any level requirements

We may disclose personal information to various parties, as need be, including:

- to our agents, preferred partners, contractors or third party service providers that provide financial, administrative or other services in connection with the operation of our business; or
- where the law requires or permits us to do so (e.g., to law enforcement agencies) or if you consent.

Any form used to collect your personal information may give more specific details about the way we use your information.

You can read our full Privacy Policy by visiting: (insert new website)

Personal Goals

Name (please print)

List in order priority 1 (highest) to 5 (lowest)

Mortgage Reduction/Acceleration

Retirement Income

Wealth Creation

Tax Minimisation

Refurbish Home / New Car / Other

Short Term Goals (1 to 2 years)

Medium Term Goals (2 to 5 years)

Long Term Goals (5 to 15 years)

Comments

How much do I need?

Current Income?

Client (A) $ ______________________________

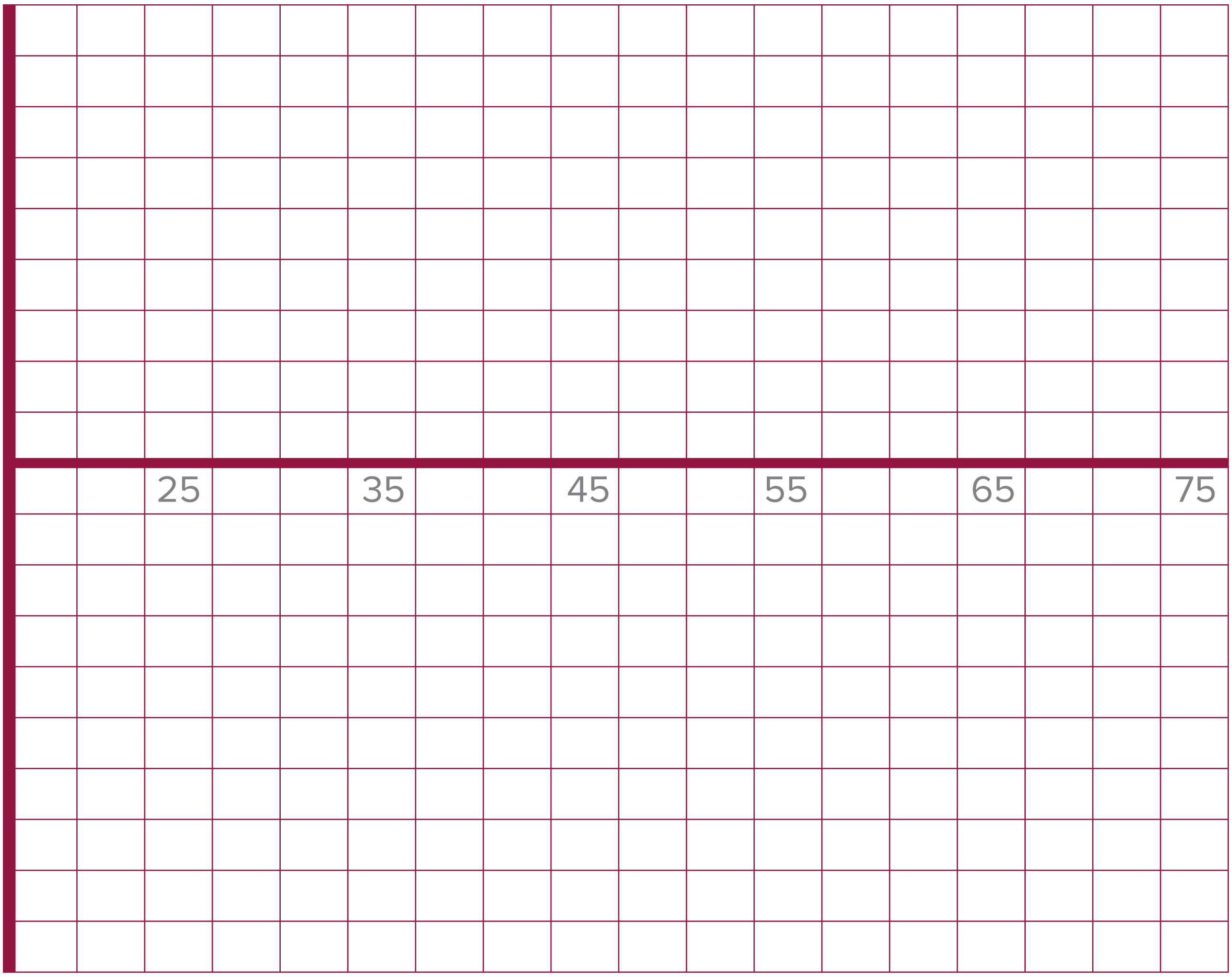
Client (B) $ ______________________________

TOTAL $ ________________________________

Annual Retirement Income @ ________________

Lump Sum Required (x20) __________________

Life Line



If you do what you have always done, you will get what you have always gotten.

Tony Robbins

Client Data Form

CIN		Consultant	
Date	Time	Client Notes Included	☐ Yes ☐ No

Personal Details	Client A			Client B		
Title and Surname						
Given Name						
Home Address						
Residence Time at Address						
Contact Details Home						
Work						
Mobile						
Email						
Date of Birth	Age			Age		
Gender	☐ Male	☐ Female		☐ Male	☐ Female	
Smoker	☐ Yes	☐ No		☐ Yes	☐ No	
Marital Status	☐ Married	☐ Single	☐ Defacto	☐ Married	☐ Single	☐ Defacto
Number of Dependant Children residing at home						
Number of Dependant Children not residing at home						
Occupation						
Duties						
Employer						
Employment and Business Status	☐ Employee	☐ Self Employed		☐ Employee	☐ Self Employed	
	☐ Full Time	☐ Sole Proprietor		☐ Full Time	☐ Sole Proprietor	
	☐ Perm Part Time	☐ Private Company		☐ Perm Part Time	☐ Private Company	
	☐ Casual	☐ Partnership		☐ Casual	☐ Partnership	
	☐ Pensioner	☐ Trust		☐ Pensioner	☐ Trust	
Length of Employment	From	To		From	To	
Qualifications						

INCOME DETAILS	Client A	Client B	Total
Gross Salary or Wages before Tax per Annum	$	$	$
Investment or Business Income/Shares Dividends/Other	$	$	$
Government Allowances/Other	$	$	$
INCOME TOTALS	$	$	$

COMPANY/TRUST/BUSINESS	Client A	Client B
ABN/ACN		
Company Name		
Name of Trust (if any)		
Business Name (if any)		
Address		
Director 1		
Director 2		
Are you an Australian Citizen?	☐ Yes ☐ No (If no please fill in visa type) Visa Type	☐ Yes ☐ No (If no please fill in visa type) Visa Type

It always seems impossible until it's done.

Nelson Mandela

Customer Number	Consultant

ASSET DETAILS

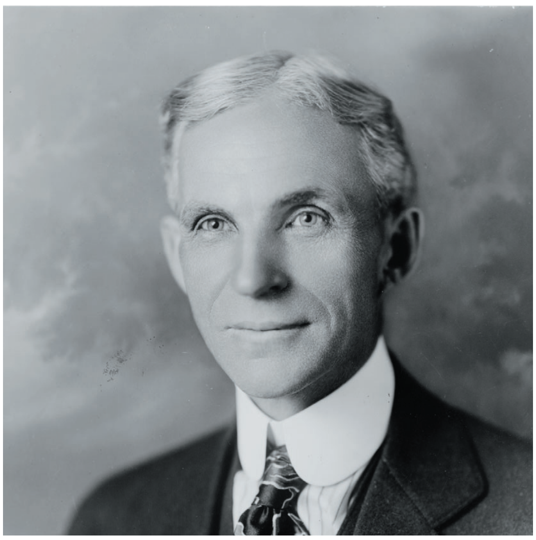
Real Estate	A	B	J	O	B	B	G	Location/Description		Value
Home										
1st Investment Home									$ Rent/wk	$
2nd Investment Home									$ Rent/wk	$
3rd Investment Home									$ Rent/wk	$
4th Investment Home									$ Rent/wk	$
Superannuation					A	B	J	A	B	$
Managed Funds/Shares/Trusts								$	$	$
Managed Funds/Shares/Trusts								$	$	$
SAvings/Term Deposit/Cheque								$	$	$
Cash								$	$	$
Other Assets	Vehicle/Caravan/Boat									$
	Vehicle/Caravan/Boat									$
	Home Contents								$	
Other										$
ASSETS TOTALS (X)										

LIABILITIES DETAILS		Liability With	Interest Rate	Term of Loan	Loan Type				W, F or M	Payment Amount	Amount Owing	Limit
					P&I	IO	V	F				
Home Loan	Split									$	$	$
Home Loan										$	$	$
1st Investment Loan	Split									$	$	$
1st Investment Loan										$	$	$
2nd Investment Loan	Split									$	$	$
2nd Investment Loan										$	$	$
3rd Investment Loan	Split									$	$	$
3rd Investment Loan										$	$	$
4th Investment Loan	Split									$	$	$
4th Investment Loan										$	$	$
Car Loan										$	$	$
Personal Loan										$	$	$
Business Loan/Overdraft										$	$	$
Tax Liability		$							$	$	$	$
Rental Payments		Description							$	$	$	$

CREDIT CARD DETAILS	Issued By	Card Type	Interest Rate	W, F or M	Payment Amount	Amount Owing	Limit
Credit Card 1					$	$	$
Credit Card 2					$	$	$
Credit Card 3					$	$	$
Credit Card 4					$	$	$
Store Account 1					$	$	$
Store Account 2					$	$	$
LIABILITIES TOTALS (Y)					$	$	$
CLIENTS PERSONAL GOALS Net Asset Position = (x-y)						$	$

If everyone is moving forward together, then success takes care of itself.

Henry Ford



Mortgage

Q1 Do you have a relationship manager who assisted you with your current loan?

☐ Yes (Go to Q2) ☐ No (Go to Q3)

Q2 Have you reviewed the status of your mortgage within the last year?

☐ Yes ☐ No

Q3 Are you satisfied with your current lender?

☐ Yes ☐ No

Q4 Are you aware of any method which will repay your mortgage faster?

☐ Yes (Go to Q5) ☐ No (Go to Q9)

Q5 Which mortgage reduction methods are you familiar with?

____

____

____

____

____

____

Q6 What mortgage reduction techniques have you tried in the past?

____

____

____

____

____

____

Q7 Which ones are you currently using?

____

____

____

____

____

Q8 Are you happy with this method?

☐ Yes ☐ No

Q9 How many years do you have left to pay out your current mortgage?

____

Q10 Would you change lenders if you could reduce the time to pay out your mortgage and/or save interest

☐ Yes ☐ No

Q11 Do you have any arrangement in place to protect your loan commitment? If 'yes" detail in Client Notes.

☐ Yes ☐ No

Q12 Have you even had any credit defaults, judgements or ever been bankrupt? If 'yes' detail in Client Notes

☐ Yes ☐ No

Q13 In the last 12 months have any of your credit arrangements been paid late or have they ben in arrears? If 'yes" detail in Client Notes

☐ Yes ☐ No

Can a people tax themselves into prosperity?

Can a man stand in a bucket and lift himself up by the handle?

Winston Churchill

Taxation

Q14 do you have an accountant?

☐ Yes (Go to Q15) ☐ No (Go to Q18)

Q15 Has he/she given you investment advice?

☐ Yes (Go to Q16) ☐ No (Go to Q18)

Q16 What was the advice?

Q17 Did you act on the advice?

☐ Yes ☐ No

Q18 Are you happy with the amount of tax you are currently paying?

☐ Yes ☐ No

Q19 Do you know what tax bracket you are currently in?

☐ Yes (Go to Q20) ☐ No (Go to Q21)

Q20 Which tax bracket are you in?

☐ 21% ☐ 35% ☐ 39% ☐ 45%

Q21 How much tax did you pay last year?

$ ______________________

Q22 What methods are you aware that can save you money on tax?

Thoughtful financial planning can easily take a backseat to daily life.

Suze Orman Financial Author

Investment Planning

Q23 Are you aware of anything that will adversely affect your income? If yes, please add to Client Notes.

☐ Yes ☐ No

Q24 Do you have an Investment Planner

☐ Yes (Go to Q25) ☐ No (Go to Q28)

Q25 Has he/she give you investment advice

☐ Yes (Go to Q26) ☐ No (Go to Q28)

Q26 What was the advice?

____

____

____

____

____

____

____

____

Q27 Did you act on the advice?

☐ Yes ☐ No

Q28 When you retire, do you feel that your superannuation will support you for the rest of your life?

☐ Yes ☐ No

Q29 What lump sum do you think you will require at retirement?

☐ 250,000 ☐ 500,000
☐ 750,000 ☐ 1,000,000

Q30 What lump sum have you projected to have at retirement?

$ ________________________________

Q31 Do you have a Self-Managed Super Fund?

☐ Yes ☐ No

Q32 Do you invest other than Compulsory Superannuation?

☐ Yes (Go to Q33) ☐ No (Go to Q35)

Q33 Are you happy with the return on your investment?

☐ Yes ☐ No

Q34 In which market do you invest?

☐ Cash ☐ Shares ☐ Property

Q35 What is your preferred investment vehicle?

☐ Cash ☐ Shares ☐ Property

Q36 Are you margin lending?

☐ Yes ☐ No

Q37 Do you expect to receive an inheritance? If so, how much

☐ Yes ☐ No

$ ________________________________

Q38 Do you own an investment property?

☐ Yes (Go to Q39) ☐ No (Go to Q41)

Q39 Are you satisfied with the rent return?

☐ Yes ☐ No

Q40 Do you pay land tax?

☐ Yes ☐ No

Q41 People make investment decisions based on the time and performance of an investment and the risk they are prepared to accept. What level of rish are you prepared to accept?

1 = High 5 = Low

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Life is 10% what happens to you and 90% how you react to it.

Charles R.Swindoll
Clergyman

Retirement / Estate Planning

Q42 What is your desired retirement age?

____

Q43 Desired yearly retirement income?

____

Q44 Do you have a Will?

☐ Yes ☐ No

Q45 Do you have personal insurance?

☐ Life ☐ Income Protection

☐ TPD ☐ Trauma

Q46 Do you need estate planning services?

☐ Yes ☐ No

Q47 How much would you be prepared to invest each week into an investment plan without changing your standard of living?

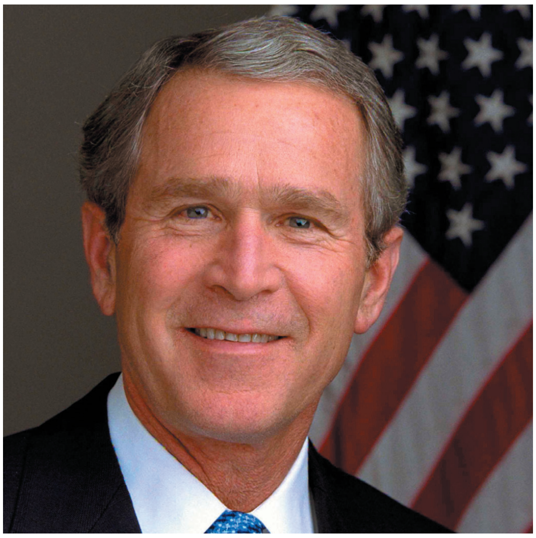
☐ $100 ☐ $200

☐ $150 ☐ Other

Declaration and acknowledgement statement

Morgan Bentley Pty Ltd has informed me/us of my/our rights in connection to the National Privacy Principles. I/we understand that the information collected about me/us will remain confidential and may not be disclosed to any third party without my/our authority. I/we authorise Morgan Bentley Pty Ltd to prepare my/our Personal Prosperity Guide (PPG). I/we understand the Personal Prosperity Guide is based on the information I/we have supplied and is a forecast only using assumptions of future economic factors, government legislation and my/our financial circumstances, none of which is warranted by Morgan Bentley Pty Ltd. I/we may obtain alternative opinions if I/we wish and will not hold Morgan Bentley Pty Ltd or its agent(s) responsible for any errors or omissions, nor for any consequences arising from my/our decision to act or not act on the information contained in the Personal Prosperity Guide. I/we authorise Morgan Bentley Pty Ltd or its agent(s) to access and obtain my/our consumer credit file held by a credit reporting agency. I/we agree that this Personal Prosperity Guide is a true and correct record of my/our financial situation.

Client A (Print)	Client A (Signature)	Date
Client B (Print)	Client B (Signature)	Date
Advisor Advocate's Name (Print)	Advisor Advocate's Name (Signature)	Date



It's clearly a budget. It's got a lot of numbers in it.

George W. Bush

Budget

Monthly Living Expenses

How much would you anticipate you spend on the following items?

Childcare	$
Clothing and personal care	$
Education	$
Groceries	$
Insurances	$
Investment property expences	$
Medical and health costs	$
Owner occupied property expences	$
Recreation and entertainment	$
Connections	$
Transport	$
Rent or Board	$
Other	$
Total	$

Budget figures are accurate to the best of our knowledge and recollection.

Signed Client 1

Signed Client 2

Notes

Notes

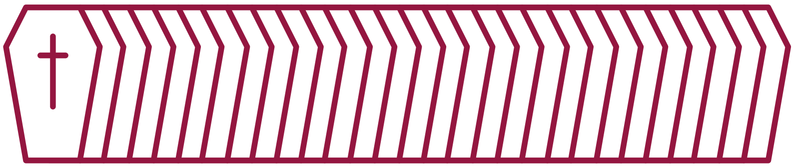
Notes

What happens to 100 people starting at age 25 and retiring at age 65?

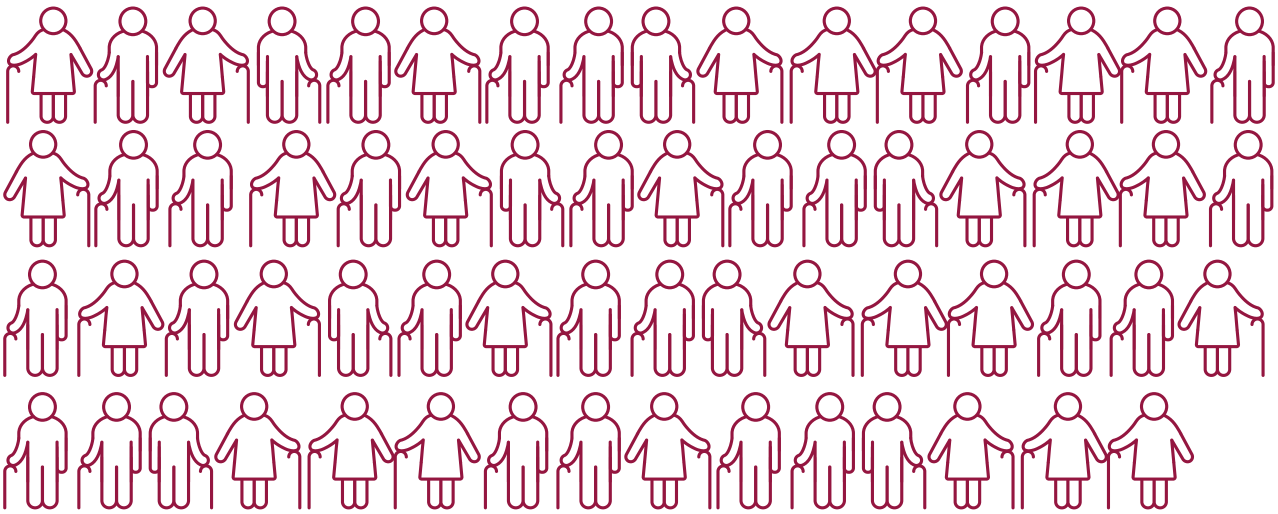
1% will be wealthy 

4% will be financially secure 

3% will work their entire life 

29% will be dead 

63% will be dependant on welfare



Hope is not a financial Plan.

Ric Edelman
Financial Commentator and Author

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