

21 August 2025

Mrs M & Mr A Ireland

*Right address*

Dear Merilyn & Andrew

*today the 21<sup>st</sup> of August.*

Thank you for your time on ~~xxxx~~. I enjoyed our conversation regarding your concerns, issues, plans and aspirations in relation to your lifestyle.

In this letter, I will summarise the key points we discussed and outline an action plan that will address your main areas of concern and opportunity.

**Dangers to be eliminated, obstacles to be overcome, and problems to be solved;** In our discussion we identified the main areas of concern that need to be resolved are:

- Stress; you are both time poor with all of your time shuffling your two daughters around sporting events and <sup>respective</sup> juggling the management of your business & facing your <sup>concerns</sup>
- Both your parents are still alive but aging. Whilst this is nothing ~~unusual~~ unusual it may become a problem when Merilyn's father can not manage the family superannuation fund.
- You both feel that you are not financially independent & would like a way forward to be financially independent whilst reducing risks in your life.

**Opportunities to be focused on, secured and taken advantage of;** In our discussion we identified that the most promising and strategic areas of opportunity are:

- ~~Andy~~ Andrew would love to go back to university with the aim to complete a Doctorate on a ~~the~~ scholarship paying around \$40,000 pA.
- Change of concerns; you both would not mind a change of concerns that involved less stress. Andy has mentioned the possibility of getting into the coffee business.

- Increase in cash flow: Tasha will be finishing high school this year saving \$40,000 & see the following year when will free up approx \$80,000. Furthermore if you decide to sell your investment property, this will free up cash resources to invest towards becoming financially independent.

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**Reinforcing and maximizing your existing strengths;** In our discussion we identified that you have established the following important strengths:

- You have two over-achieving daughters who you have educated them well on the benefits of saving rather than spending. Furthermore you have put away money in GenerationLife insurance bond for them these years.
- Once the girls have left school you will have freed up cash resources to invest for the future.
- You are both at the age that you can still plan & succeed in becoming financially independent.

### Initial strategies and solutions

The following strategies are the first steps required to progress to the next level.

Engage More4Life Financial Services to prepare a plan that will incorporate:

- Summary of your goals and objectives;
- Detail your current assets/liabilities and current cash flow situation; *not including*
- Suggestions on a spending system; *\$160,000 School fees*  
This will take into account your current cost of living being **\$AMOUNT** pa. *& money you put away*
- Analysis and recommendations on your current personal insurance needs; *for the girls.*  
This analysis will include required cover, ownership, definitions and tax effectiveness, providing peace of mind;
- Analysis of the capital lump sum required for financial independence when Marilyn reaches age 60 and 65;
- Options with wealth creation strategies to achieve your stated goal of financial independence using your current investments and excess cash flow;
- Recommendations and strategies to reduce your non-deductible debt, allowing you to free up cash flow to target wealth creation strategies and enhance lifestyle choices;
- Analysis and recommendations on investments within the superannuation environment, *targeting absolute returns*, avoiding traditional large peaks and troughs that traditional investment strategies typically produce;
- Analysis and recommendations on investments outside of superannuation and gearing strategies; *This will include the sale of your investment property.*
- Recommendations and strategies of reduction in tax whilst increasing your wealth; —
- Recommendations for both your current investment mix within superannuation and non-Superannuation, suggestions on how to improve your current investment selection in line with your stated risk appetite;
- Estate planning to ensure your wishes are met, no excess tax is paid by your estate and family harmony is maintained;

- Cash flow analysis after recommendations;  
We will outline what will be possible with your current resources;
- Year by year illustration of your increase in wealth and reduction of debt, enabling a measure of your progress towards your stated goals;
- Fees, disclosures and general information.

### Providing you with confidence

As a financial planner with 36 years of experience, I have had the privilege of working with many successful men and women, and I have received national recognition for my expertise and service. But more importantly, I have seen how my clients have benefited from having a clear and comprehensive plan for their future.

### Tools, processes and talents to help implement the initial strategies and solutions

Here are just a few of the proven tools, processes and talents we can provide to facilitate your future development.

<b>Development of a Business Plan:</b>	A document that you will complete in your own time which will show you the way forward in your business.
<b>Cash Flow Minder:</b>	Structuring your income in the most efficient way.
<b>Cash Flow Mirror:</b>	A tool to show where your money is spent.
<b>Dollars of Dignity:</b>	Allows a goal to aim for in becoming financially independent.
<b>Family Lifestyle Retainer:</b>	Having enough insurance to give you confidence to withstand any major catastrophe connected to either death or disablement.
<b>Wealth Accumulation:</b>	Recommendations of strategies, ownership and investments to provide the best outcome within your risk profile to grow wealth with a purpose.
<b>More4Life Odometer:</b>	Year by year tracking system towards financial independence.

### Immediate actions

The 'MORE4LIFE' plan is not a one-off product, but a long-term partnership. We work with you to implement the initial strategies and solutions, and then provide ongoing support and advice to ensure that you stay on track and achieve your desired outcomes.

\$4400

The cost of the 'MORE4LIFE' plan is \$**AMOUNT** inclusive of GST. This covers the initial consultation, analysis, recommendations, and implementation. The ongoing management of your plan will be based on a fee for service, which will depend on the complexity and scope of your needs. As a guide, we charge \$220 per month plus 0.55% - 1.1% of the assets under our management.

If you are ready to take the next step towards your financial freedom, please can you sign the enclosed Letter of Engagement, Letter of Authority, TFN Notification and Privacy & Consent Form, and return them to me as soon as possible.

I will also need you to send through statements from your superannuation accounts and any current personal insurances, **and recent tax returns (personal, trust and company)**. *Super funds.*

I look forward to hearing your thoughts on this summary of our meeting last week and am excited about the opportunity of working with you to achieve your goals.

Yours sincerely



**James Walker-Powell**  
 Authorised Representative No. 239529  
**More4Life Financial Services Pty Ltd**

#### Client Acknowledgement

I wish to engage the services of More4Life Financial Services.

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 Marilyn Ireland

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Andrew Ireland

\_\_\_\_\_  
 Date