



# MASTER YOUR MONEY NOW



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Master Your Money Now is an Authorised Representatives of Affinia Financial Advisers Limited ABN 13 085 335 397 AFSL 237857 Level 16, 363 George Street, SYDNEY NSW 2000

And Vista Financial Group Pty Ltd ABN 16624573039 6-8 Keys Street, Beaumaris, VIC. 3193

This document should be read in conjunction with our Financial Services Guide and Privacy Policy which is available on our website or contacting our office.

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**“MASTER YOUR MONEY,  
DON'T LET MONEY  
MASTER YOU.”**





# WHO WE ARE

Master Your Money Now are an experienced and professional team who can take you by the hand and help you make sense of money. Our expertise includes helping people to increase their income, buy their first home and build their superannuation.

We help people look after their loved ones and the future they want to build. We don't take the lazy option and help the rich get even richer, we look out for our the ones who need it the most. We don't charge exorbitant fees that only the top 1% can afford, we understand you and your needs. We're not a bank or a super fund, we are real people wanting to make a real change.

**WE WANT TO HELP YOU TO MASTER YOUR MONEY NOW!**



# OUR VISION

“OUR GOAL FOR ALL OF OUR MILLENNIAL CLIENTS IS TO BE IN A POSITION TO RETIRE OR STEP BACK AT AGE 50.”

– CHRIS CARLIN,  
AWARD WINNING ADVISOR



# MEET THE TEAM



**Chris Carlin | B.Comm (FP, Fin, QBA),  
Dip MB Founder, Financial Planner**

Chris Carlin founded Master Your Money Now in 2018. Chris is passionate about helping others achieve their financial goals. Chris is a passionate soccer and Formula 1 fan. Chris is married to Natalie and has a beautiful daughter Charlotte. As a senior financial planner Chris works exclusively with Platinum and Plus clients.



**Sok Lay | B.Comm (Acc, Fin, FP)  
Financial Planner, Trainee Mortgage  
Broker**

Sok lives with 3 mischievous monkeys and 2 full-grown adults in what she refers to as a 'zoo' more than a 'house' in Melbourne. She is a self-confessed finance nerd who spends her time reading about personal finances and what's happening in the world. Outside of work, she spends most of her time chasing her kids and trying relentlessly to maintain her 5-step skincare despite her busy schedule.



**Mary Vil Decena | BS.Act, DipFP  
Senior Paraplanner**

Mary has been working in the paraplanning industry over the last 7 years. She has achieved a Bachelor of Science and has finished her financial planning qualification RG 146. She loves gardening, and trying new food and flavours, but is happiest when she is savouring a good meal.





**Natasha Warnakula | B.Econ and Mgt | MBA Paraplanner**

She is passionate about all things analytical and is happiest when lending a helping hand to others. She holds a degree in Economics and Management from LSE and is currently completing her MBA. She enjoys immersing herself in new ideas and ways of thinking. She enjoys traveling, exploring new cultures and places fascinated by the spiritual realities of the universe. She spends her free time reading and watching movies and loves to spend time with family and friends.



**Andrea Mercado | BA.Comm maj. Advert. Social Media Manager- Video and Graphic Design**

Andrea is from the Philippines. She graduated the year 2012 with the degree of Bachelor of Arts in Communication major in Advertising. Art is her passion and she uses her creativity through Marketing and Graphic Designing. Because of her hunger for knowledge, she enrolls in different online courses that help her learn new things and apply them to her work or hobbies. She knows how to sketch and paint. She also loves playing computer and video games and she's into sports, especially, badminton and basketball.



**Shane Moloney | Senior Mortgage Planner**

Shane is married with three kids and lives on the Bellarine Peninsula. On most weekends, you will find Shane busy fishing and having camping adventures with the family or spending time in the garden. Shane has been employed in the finance industry for over 25 years and has spent the last 15 years in the mortgage industry in Australia.



# WHY WORK WITH US?



Master Your Money Now is an authorised representative of Affinia Financial Advisers Limited ABN 13 085 335 397 AFSL No. 237857



All advisers are degree qualified or have achieved mastery in the financial field.



We have partnered with Australian Finance Group Ltd for Mortgage Broking, a non-bank owned aggregator with a broad range of lenders and premium service offering (ACL 389087).



We specialise in looking after millennial nurses and teachers.



We also specialise in helping millenials buy their first home.



We are available online or in our Geelong office.



We look after retirees too.





# OUR SERVICES



## PLAN A - SUPERANNUATION

Your Plan A is your super. Get it right and you will be living a great lifestyle in retirement - get it wrong and you will be relying on handouts for the rest of your life. The sooner you get it sorted the better by checking your investments, contributions and fees you are paying\*

\*Please note if you have, or are seeking, advice regarding a defined benefit or SMSF these are only covered by our Platinum Services



## PLAN B - PERSONAL INSURANCE

Your Plan B is your plan if things go wrong. Who is important in your life? How do we ensure you and your family are able to build wealth in the event of your passing or if you are unable to work due to injury or illness? We will ensure you get the best Plan B in place taking into account your occupation, age, health and cashflow to maximise your ability to make a successful claim i.e. avoiding cheap and nasty online providers.



## MORTGAGE BROKING

No one wants a mortgage but we sure want to own a home! Ensure you are getting the best deal possible based on your rates, service, structure and occupation. We assist with purchases, refinances and unlocking equity to invest.



## FIRST HOME BUYER PROGRAM

Most people are closer to buying their first home than they think. Take advantage of special tax savings, grants and loan deals for First Home Buyers enabling you to get into the property market sooner.



## SAVING AND INVESTMENT

Taking the first step into investing is often the hardest. If you are looking for simple, diversified, investment solutions then look no further.

Note: Minimum investment \$10,000 plus ongoing monthly contributions.



## WHERE DOES MY MONEY GO?

You earn a paycheck, but you have no idea where it goes? We can establish and implement a budget to ensure you have funds available for every foreseeable (and sometimes unforeseeable) circumstance.



## EARLY RETIRMENT

Do you like the idea of working until age 65? No? Lets look at options to invest in your personal name so you can retire early. Our goal for all of our millennial clients is they are in a position to retire or step back at 50.



## TURBOCHARGED INVESTING

If you like the idea of using other peoples money to invest then this is the solution for you. Take advantage of the equity in your current property to borrow more to invest.

Available for Growth and High Growth investors only.



## TAX MINIMISATION INVESTING

What is the point of investing if you are paying up to 49% in tax? There are complex investment structures you can access which can reduce your tax substantially on investment returns.

Minimum \$100,000 investment to access these structures.



## RETIREMENT PLANNING

You have retired, now what? How do you ensure that you have enough cashflow to fund your retirement lifestyle? We can help you structure your investments so you can enjoy retirement to the full while also reducing the tax you pay to yourself and your dependants.



## SKIP CENTRELINK

How would you like to be able to never deal with Centrelink again? We are able to manage your Centrelink application and amendments on your behalf so you don't have to wait in a Centrelink queue or be on hold for an hour over the phone. Spending your time so you don't have to deal with Centrelink is worth your Platinum membership in itself!



## LEGACY INVESTING

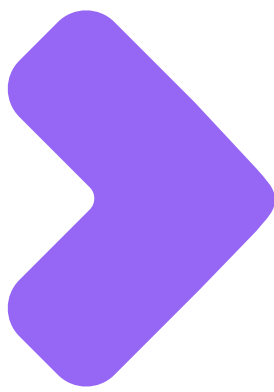
For those who have more than \$1 million to invest and want to leave a legacy to their children and/or a cause that is important to them. At this level of investing the advice is complex and often requires multiple entities and investment strategies, however the benefits both financially and non-financially will be monumental.



# OUR PROCESS



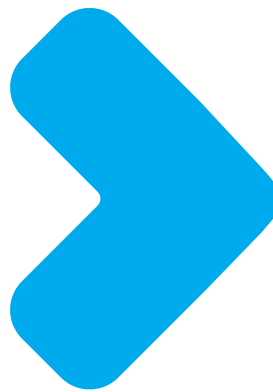
Strategy Session



Discovery Meeting



Prepare the plan and present our recommendations



Get the ball rolling



Check Ins



## STRATEGY MEETING (PHONE CALL)

It is important that we get to know each other before we sign any documents or prepare any paperwork for you. Therefore, we spend 30 minutes at no obligation to get an understanding of who you are as a person and what is important to you. You can use this time to gather a better understanding of who we are, and what we offer and we will answer any questions you may have (don't worry, everyone has a lot of questions!)

During this meeting, we will decide whether it is beneficial for you to work with us or not. We will get an understanding of what package is best for you, and you will be able to understand the investment involved and what you could receive from it.



## DISCOVERY MEETING (GEELONG OFFICE OR ZOOM)

The Discovery Meeting extends on the conversation we had in our Strategy Session and can be held either via Zoom or at our Geelong office. It enables us to really understand who you are as a person and what is important to you.

Where do you want to be in five years? How do you want to spend your time? What does "ethical investing" mean to you? These are all important questions that we will ask to get to know who you are behind the numbers.

We will also confirm what areas of advice we will be covering (also known as the "Scope Of Advice") and which package we believe is best suited for you. Then we agree as to what the next steps are so we can commence your Statement of Advice.



### PREPARE THE PLAN AND PRESENT OUR RECOMMENDATIONS

At this stage, we prepare a Statement of Advice (SoA) for you to review at our next meeting. The SoA outlines everything we have come to learn about you, as well as your goals and expectations. It also explains our recommendations and structures how your Master Your Money Now adviser will put your plan into action. This is an opportunity for you to discuss the strategy in detail, to make sure you understand it clearly and that you are comfortable proceeding on your path to financial freedom.



### GET THE BALL ROLLING

We want you to achieve what's important to you. So, with your permission, we begin to shape your financial future in real time. It's time for you to sit back and relax!



### CHECK INS

We are insightful, experienced and we understand that personal and financial circumstances can change over time. If your circumstances don't change, then the markets will. If the markets don't change, then legislation will! That's why we check in with you regularly. Our ongoing review process enables us to track the progress of your strategy every three to twelve months (depending on the package you have selected) and update or review your plan as required.

## WE WANT TO BE YOUR PT, NOT YOUR GP.

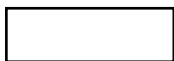
Please note that ongoing service is mandatory for all those seeking advice with Master Your Money Now. We want to prevent problems arising in the future rather than only seeking advice when you are "financially sick."

Our ongoing memberships can be reviewed every twelve months. If you are seeking once off advice we would suggest you would be better suited with an alternative financial planner.





# CHOOSE A FINANCIAL PACKAGE



**MORTGAGE ONLY**



**SILVER (ONLY AVAILABLE FOR CLIENTS UNDER THE AGE OF 30)**



**GOLD (OUR MOST POPULAR PACKAGE)**



**PLATINUM**



**PLATINUM PLUS**

## **MORTGAGE ONLY**

As qualified mortgage brokers, we are able to obtain additional finance or review your existing mortgage for you to ensure you are getting the best rate on your debt (and the banks may even pay you to refinance!)

However, this is not our preferred option as we want to provide you with ongoing holistic support which takes into account your entire financial situation, objectives and needs. If you elect to proceed with just mortgage only advice, we will ask for a small fee.

## **SILVER (ONLY AVAILABLE FOR CLIENTS UNDER THE AGE OF 30)**

Have you never received financial advice before? Are you just starting out in your career? Do you want to ensure you start on the right foot?

Highlights of the Silver Package:

- Designed for those who have not traditionally been able to access advice in the past
- Get your Plan A and Plan B set up correctly to enable you to live the life you want to live
- Annual catchups with your financial planner to ensure you remain on track

Example:

Our Silver service is targeted towards those who are just starting out on their wealth journey. Our example clients, Ben and Sarah, each have \$10,000 in their super funds and wish to put themselves in a good position to start building their wealth.

At Master Your Money Now we look to optimise Ben and Sarahs super funds by investing them in strategies that suit their preferences. We will also create a Plan B (personal insurance cover) to financially protect Ben and Sarah should life put any roadblocks in their way.

## **GOLD (OUR MOST POPULAR PACKAGE)**

Do you want to take your finances to the next level? Do you want to retire early?

Highlights of the Gold Package

- Designed for those who want to get serious about the wealth they have already accumulated, and who want to take it to the next level
- In addition to getting your Plan A (Superannuation) and Plan B (Insurance) in place, we get your Investments sorted so you can retire earlier and with more, to enable you to live the life you desire
- Under the gold package we can also review your cashflow and budgeting which will enable you to stretch your finances further so you can save for what you want (including using your super to save for your first home...)
- Six monthly catchups with your financial planner to ensure you remain on track

Example:

Our Gold Service is targeted towards both first home buyers and/or those who are looking for simple investment solutions in their personal name.

We specialise in helping people like Ben and Sarah buy their first home, taking advantage of government incentives, tax savings and mortgage solutions tailored to first home buyers.

We also help Ben and Sarah take the first steps to invest and make their money work just as hard as they do. We will also create and implement a cashflow and budgeting system for them.



## PLATINUM

For those who want to have situations that are more complicated than usual and/or want assistance with their Centrelink entitlements

### Highlights of the Platinum Package

- Designed for those who have accumulated considerable wealth (in excess of \$300,000) either inside or outside of super or an income in excess of \$150,000 per annum
- For those who are looking to build their wealth, we can consider more complex tax-effective investments or turbocharging your investments
- Retirement Planning, including centrelink management
- Invitation to quarterly reviews with your financial planner to ensure you remain on track

### Example:

Our Platinum service is targeted towards those who want to consider more complex investment solutions (including unlocking equity and tax minimisation strategies) and/or those who want to transition into retirement.

Ben and Sarah have owned their property for a few years and it has increased in value by over \$300,000. They want to utilise this money to reinvest into managed funds, an investment property, or both, and are seeking the most appropriate solution for their situation.

Ben's parents are in their late 50s and are looking to retire. They are looking to utilise their super savings to create an ongoing income both now and into the future. They also want to see what Centrelink benefits they may be entitled to in the future.

## PLATINUM PLUS

Do you want to build a legacy beyond personal wealth?

Are you concerned about asset protection or building multi-generational family wealth?

Do you want to join the 1%?

### Highlights of the Platinum Package

- Designed for those who are ultra-focused about building wealth on their terms, and a legacy for their loved ones for causes they care about
- In addition to benefits received in our Silver, Gold and Platinum packages, we will consider more complex investments and strategies which will enable you to build your legacy
- Invitation to reviews every two months
- Priority access to your financial advisor

### Example:

Ben and Sarah have now created so much wealth for themselves they are now financially free and want to leave a legacy to both their children but also charities and causes that are important to them. They want to ensure their money continues to work hard, but also ensure they protect their wealth through the reduction of tax and litigation. Complex structures such as trusts would play a large part in a Platinum Plus client's situation.

INITIAL ADVICE					
	Mortgage Only	Silver	Gold	Platinum	Platinum Plus
Minimum Funds Under Management	NA	\$10K	\$10K	\$300K	\$1 Mil
Discovery Meeting	✓	✓	✓	✓	✓
Meet Online Or At Our Office	✓	✓	✓	✓	✓
Personalised Statement of Advice	✓	✓	✓	✓	✓
Implementation Of Advice	✓	✓	✓	✓	✓
Mortgage And Credit Advice	✓	✓	✓	✓	✓
Plan A (Super)		✓	✓	✓	✓
Plan B (Personal Insurance)		✓	✓	✓	✓
First Home Buyer Program			✓	✓	✓
Get Started Investing			✓	✓	✓
Where Does My Money Go?			✓	✓	✓
Early Retirement				✓	✓
Turbocharged Investing				✓	✓
Tax Minimisation Investing				✓	✓
Retirement Planning				✓	✓
Skip Centrelink				✓	✓
Legacy Investing					✓
Initial Investment – Single					
From Super <sup>^</sup>	NA	\$990	\$1,800	\$2,400	Min \$4,000
From Bank Account	\$550	\$330	\$620	\$900	Min \$1,500
<b>Total Investment</b>	<b>\$550</b>	<b>\$1,320</b>	<b>\$2,420</b>	<b>\$3,300</b>	<b>Min \$5,500</b>
Initial Investment – Couple					
From Super <sup>^</sup>	NA	\$1,200	\$2,200	\$3,000	Min \$4,600
From Bank Account	\$550	\$450	\$770	\$1,400	Min \$2,000
<b>Total Investment</b>	<b>\$550</b>	<b>\$1,650</b>	<b>\$2,970</b>	<b>\$4,400</b>	<b>Min \$6,600</b>

<sup>^</sup> Subject to eligibility, speak o your financial planner for the more information on this topic.

\*\*In rare instances we may charge an additional upfront advice fee if we feel additional work is required, or our packages don't meet your circumstances. If this is the case, we will disclose this to you prior to commencing work.



ANNUAL MEMBERSHIP					
	Mortgage Only	Silver	Gold	Platinum	Platinum Plus
Strategy and Portfolio Review (With Advice Document)	NA	1	1	2	2
Portfolio Catchup/Review (No Advice Document)	NA	0	1	2	4
Meet Online Or At Our Office		✓	✓	✓	✓
Phone and Email Support		✓	✓	✓	✓
Centrelink Assistance				✓	✓
Ongoing Investment – Single Minimum From Bank Account	NA	NA	\$40 pm	\$80 pm	Min \$200 pm
<b>Total Investment</b>	NA	\$66 pm	\$165 pm	\$330 pm	Min \$660 pm
Ongoing Investment – Couple Minimum From Bank Account	NA	NA	\$50 pm	\$100 pm	Min \$400 pm
<b>Total Investment</b>	NA	\$99 pm	\$198 pm	\$396 pm	Min \$880 pm

## WAYS YOU CAN PAY

There are various ways that you may pay for the services we provide. Most people prefer paying for their upfront and ongoing advice fees through their superannuation account. However, there are some cases where it is not possible for us to do this, usually for one of three reasons:

- Your existing super provider doesn't allow financial planners to deduct their advice fees (and it is determined that it is in your best interest to retain your existing provider)
- There are limits in relation to how much can be taken from your super, usually based on your existing balance
- The advice provided relates to non-superannuation or personal insurances held outside of superannuation, and by law, we must charge a portion of your membership costs outside of superannuation

We will discuss this with you to confirm these circumstances prior to proceeding.

Of course, you do have the option of funding your upfront and ongoing benefits from your bank account or credit card. I would suggest speaking to your accountant about this, as you may be able to claim a tax deduction for your ongoing membership to Master Your Money Now.



**MASTER YOUR  
MONEY NOW**

