

Your financial freedom starts here...

# Strategic Financial Modelling Overview

Prepared For : Mr Sample & Mrs Sample

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*private & confidential*

## Welcome to Mortgage Escape Australia

Mortgage Escape Australia is a finance modelling and strategy business in which we strategically work towards your financial freedom goals – predominantly looking at two objectives:

1. Creating strategic plans that suit your objectives.
2. Reducing your debt levels as quickly as possible without you paying higher repayments – we just structure your lending correctly to have all your money working for you, all the time! Every journey must have a starting point and so does our strategy. Mortgage Escape ALWAYS start at the beginning!

*However, things change.*

Everyone knows that nothing stays the same. Incomes, goals, and objectives change continually. Your strategy must be flexible enough to move with you through those changes.

*Monitoring and reviewing.*

Families grow, needs change and the Mortgage Escape program moves with you.

Should you choose to work with us ongoing, you will be provided with all the support.

# Summary of your financial position

Based on the information you have given us so far, your potential is to pay off your home loan and other personal debt in **11 years and 1 months**, saving you approximately **\$228,008!**

Effectively, if you paid your loan off over the existing term, you would pay **\$361,517** in interest to the bank rather than only **\$133,509** using the Mortgage Escape strategies.

**Please note** that at times there will be zeros in term and savings projections above. This simply means that no personal debt data exists at the time of this document being prepared.

## Results table

Results				
Financial Modelling Program				
Summary	Months	Years	Months	When
ALL Personal Debts paid out in	133	11	1	May, 2035
ALL Debt paid out in	0	0	0	#N/A
Interest Paid (On Loan/s)	\$133,508.66		On YOUR Home Loan in the ME program	
Interest Paid over full loan Term "As IS"	\$361,516.78		Savings	\$228,008.12

## Inclusions

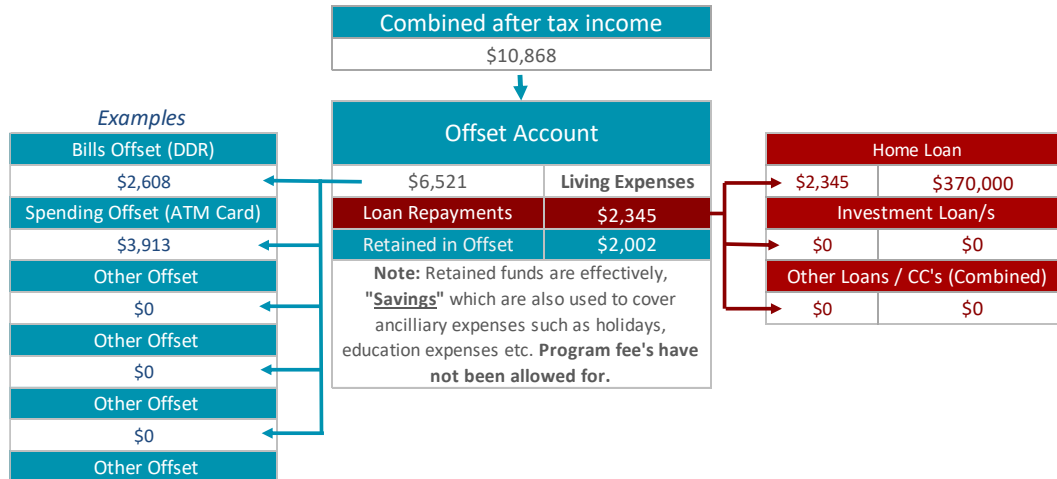
Based on our discussions you advised that you wished to have the following events included in your strategy.

### Goals

On Going				
Type	Cost	Frequency	Start Date	End Date
Holidays	\$5,000.00	Yearly	1/12/2024	27/11/2053
Other	\$0.00	Monthly		
Other	\$0.00	Monthly		
Other	\$0.00	Quarterly		
Other	\$0.00	Yearly		
Other	\$0.00	Monthly		
Other	\$0.00	Yearly		
Other	\$0.00	Yearly		
Other income - Bonus				
Bonus - 1	\$0.00	Yearly		
Bonus - 2	\$0.00	Yearly		
Once off Deposits				
Other Lump Sum Deposits-1	\$0.00	Yearly		
Other Lump Sum Deposits-2	\$0.00	Yearly		
Other Lump Sum Deposits-3	\$0.00	Yearly		
Other Lump Sum Deposits-4	\$0.00	Yearly		
Other Lump Sum Deposits-5	\$0.00	Yearly		

# Cash Flow Structure

## Cash Flow Strategy - Monthly



Many banks provide more than one offset and you may prefer to break your accounts into categories as shown above. (above left). **NOTE:** These amounts are called, living expenses in our program and shown as one figure.

In some cases you may not wish to consolidate existing unsecured loans into your mortgage. In which case they will appear in the other loans / CC's table above and allowed for as separate payments in your strategy.

## Offset Schedule - Excerpt

Year 1	1		2		3		4		5		6	
Month	May-2024		Jun-2024		Jul-2024		Aug-2024		Sep-2024		Oct-2024	
Period	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset	Loan	Offset
Interest Rate	6.00%		6.00%		6.00%		6.00%		6.00%		6.00%	
Effective Interest Rate - Interest paid	5.92%		5.88%		5.85%		5.82%		5.79%		5.75%	
Opening Balance	\$370,000	\$0	\$369,480	\$5,108	\$368,947	\$7,111	\$368,402	\$9,113	\$367,843	\$11,116	\$367,273	\$13,118
Income		\$10,868		\$10,868		\$10,868		\$10,868		\$10,868		\$10,868
Salary Packaging to Mortgage	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Existing Rental Income		\$0		\$0		\$0		\$0		\$0		\$0
Dividend Income/Bonus		\$0		\$0		\$0		\$0		\$0		\$0
New Rental Income		\$0		\$0		\$0		\$0		\$0		\$0
Cash Deposits		\$5,000		\$0		\$0		\$0		\$0		\$0
Transfer to Cash Account		\$6,521		\$6,521		\$6,521		\$6,521		\$6,521		\$6,521
Strategy Fee		\$1,499		\$0		\$0		\$0		\$0		\$0
Split Loan Payment / Hobbies & Goals		\$0		\$0		\$0		\$0		\$0		\$0
Interest	\$1,824	\$0	\$1,812	\$0	\$1,799	\$0	\$1,786	\$0	\$1,774	\$0	\$1,761	\$0
Transfer - P&I (Combined V & F)	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345	\$2,345
Transfer - Unconsolidated Debt		\$0		\$0		\$0		\$0		\$0		\$0
Transfer - Existing Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Transfer - New Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Lump Sum Payments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Bank Fees		\$395		\$0		\$0		\$0		\$0		\$0
Insurance Costs		\$0		\$0		\$0		\$0		\$0		\$0
Monitoring Fee		\$0		\$0		\$0		\$0		\$0		\$0
Closing Balance	\$369,480	\$5,108	\$368,947	\$7,111	\$368,402	\$9,113	\$367,843	\$11,116	\$367,273	\$13,118	\$366,689	\$15,120

## Equity Projections – No asset growth included.

Equity Projections over 10 years - NO GROWTH			
End of Year Yr 1	\$409,097	End of Year 6	\$555,326
End of Year Yr 2	\$434,965	End of Year 7	\$590,214
End of Year Yr 3	\$462,354	End of Year 8	\$627,254
End of Year Yr 4	\$491,511	End of Year 9	\$666,578
End of Year Yr 5	\$522,464	End of Year 10	\$708,251

## Data Used for these projections.

### **Advised Incomes from all sources.**

The information we have used in the calculations above are as follows:

Total before tax income Per Annum \$170,000.

Bonus Income - \$0.

Investment Income - Rent per annum (Combined) \$0.

### **Advised Debts from all sources.**

Home Loan - \$350,000.

Unsecured Debts - \$0. (Including credit card, store, and personal loans)

Investment Debt - \$0.

Living Expenses - \$6,521. (Per Month)

Cash on Hand - \$5,000

Note: -

*We understand that getting all your relevant information into an online form is NOT a simple task. So, if that's the case for you, please take the opportunity to book an online appointment with us to view the program live, update and subtract for the strategy as you see fit. Remember, this is all about you!*

**IT IS VERY IMPORTANT TO UNDERSTAND** that Mortgage Escape Australia doesn't attempt to "advise" you in any way. We do not purport to be advisers.

Our role is to demonstrate a strategy appropriate to a client's personal financial situation based on information provided by that or those clients.

The above figures indicate the opportunities you may have available to you in working with Mortgage Escape Australia toward your end financial freedom date.

In working with Mortgage Escape Australia, you will have the opportunity to visualise and model financial decisions before proceeding.

We hope the above illustration serves to help you see and understand the opportunities available to you utilising the Mortgage Escape Financial Freedom Strategies.

We reiterate that your results are kept current and relevant in the program with ongoing monitoring and management.

The strategy is specific in nature and neither it nor Mortgage Escape will provide alternatives to it, other than those already available with the framework of the program. We suggest that you consult with any adviser you wish for comparison purposes. Furthermore, we are happy to discuss this strategy with any third party you wish.

Our goal is to help you make decisions based on figures rather than emotion, but these decisions are yours to make.

## Next Steps

The results also include a fee for working with us ongoing. We recognise that you may need time to decide if that is something you wish to do.

To enable that ongoing interaction will have prepared our Welcome Aboard (Engagement) which outlines the services provided and their costs.

That document is attached for actioning should you wish to proceed.

In the meantime, thank you for touching base and considering our services.

Best wishes,

*Chris & the Mortgage Escape Team.*



Chris Rule - Director