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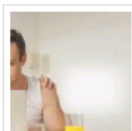
#### Is LifeOnline For You?

If you are serious about your wealth and want to understand it, you can not be without Life Online. Whether you are at retirement or just starting out Life Online is for you. Please note Life Online is not an accounting software and far from it, it is an easy to use performance based programme ... [\[Read More...\]](#)



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#### Achieve Your Money Goals Faster

Achieving your money goals means having the right plan, and taking the right actions. Life Online is a web-based tool that was created to support the necessary planning and execution required to achieve your financial goals FASTER! Having a clear and accurate path to financial freedom is important ... [\[Read More...\]](#)



#### The Road To Retirement

Life Online is a program that gives you control over your financial future. As the world population increases, we will hear more and more horror stories of people living longer than their funds allow. Being well informed as well as taking action with the right support is a recipe for successful retirement ... [\[Read More...\]](#)



Chartered Accountants, Business and Property Advisors

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# Overview of Your Financial Position

[Dashboard](#) [Assets & Liabilities Manager](#) [Cashflow Manager](#) [Retirement Planning](#) [Projection & Tools Manager](#) [Goal Manager](#) [Setup & Help](#) [Free Resources](#)

Assets & Liabilities <span>Detail &gt;</span>			
Description	Market Value	Debt	Equity
Property	1,187,000	1,006,000	181,000
Business	250,000	0	250,000
Chattel	123,500	15,000	108,500
KiwiSaver	2,500	0	2,500
Other Financial Assets & Liabilities	150,000	10,000	140,000
<b>Total</b>	<b>1,713,000</b>	<b>1,031,000</b>	<b>682,000</b>

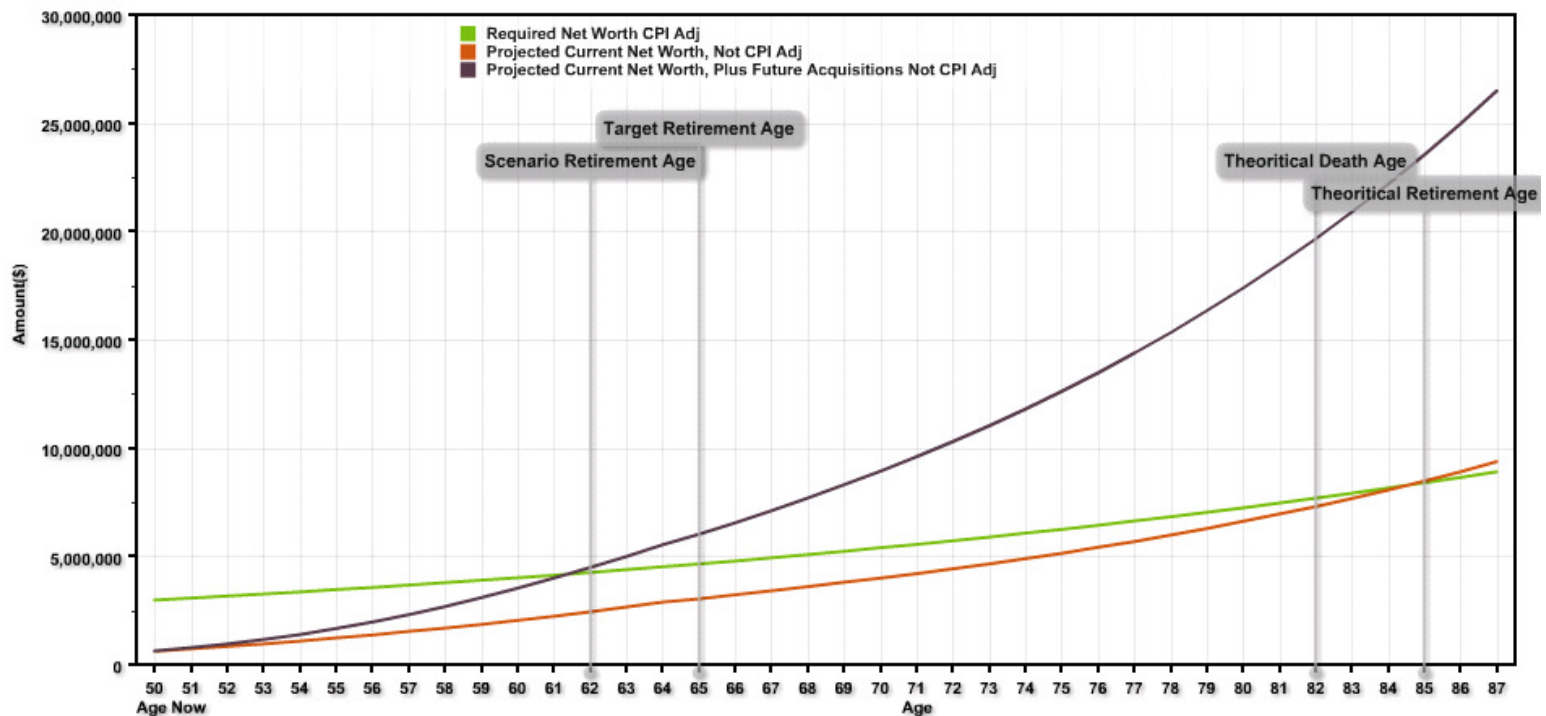
Cashflow Analysis <span>Detail &gt;</span>			
Description	Annually	Monthly	Weekly
Household Budget	15,742	1,312	303
Property	-1,715	-143	-33
Business	17,000	1,417	327
Other	3,684	307	71
<b>Total</b>	<b>34,711</b>	<b>2,893</b>	<b>668</b>

Goal Manager <span>Detail &gt;</span>			
Goal	Due Date	Assigned To	Progress
Check the budget tax changes: see GRA	30/06/2010	Joseph Bloggs	0.00 %
Appoint a property coach	24/07/2010		0.00 %
Start procurement	24/07/2010		0.00 %
Share advice from GRA and instruct split loan structures (if appropriate)	24/07/2010		0.00 %

Event Manager <span>Detail &gt;</span>		
What	Event	Date
Wedding Anniversary	Anniversary	04/05/2012
Julie Bloggs	Birthday	15/07/2012
Simon Bloggs	Birthday	22/09/2012
Interest Contract Rollover	Mortgage Rollover	01/06/2014
Interest Contract Rollover	Mortgage Rollover	01/07/2015
Interest Contract Rollover	Mortgage Rollover	30/09/2015

## Retirement Planning Manager

[Detail >](#)



# Statement of Position for all Assets

Statement of Position of Bloggs Group at 24 November, 2011

[Add Assets & Liabilities](#)

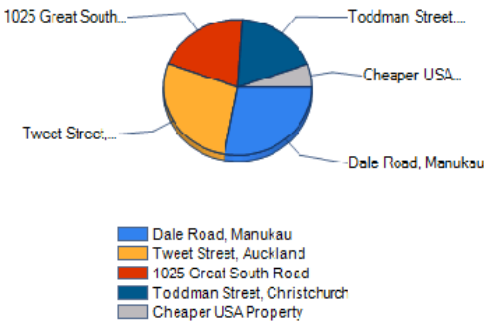
[Print](#)

[All Assets](#) [Property Dashboard](#) [Business Dashboard](#) [Other Financial Assets Dashboard](#) [Superannuation/KiwiSaver Dashboard](#) [Chattel Dashboard](#)

## Real Estate Property List [Property Dashboard](#)

Address	Year Purchased	Current Owner	Type	Purchase Price	Market Value	Debt	Equity	View
<a href="#">Dale Road, Manukau</a>	2010	Joseph Bloggs	Residential Inv	260,000	330,000	260,000	70,000	<a href="#">View</a>
<a href="#">Tweet Street, Auckland</a>	2010	Joseph Bloggs	Residential Inv	250,000	330,000	250,000	80,000	<a href="#">View</a>
<a href="#">1025 Great South Road</a>	2006	Bloggs LAQC	Residential Inv	242,000	242,000	242,000	0	<a href="#">View</a>
<a href="#">Toddman Street, Christchurch</a>	2001	Joseph Bloggs	Residential Inv	200,000	220,000	200,000	20,000	<a href="#">View</a>
<a href="#">Cheaper USA Property</a>	2011	Joseph Bloggs	Residential Inv	54,000	65,000	54,000	11,000	<a href="#">View</a>
Total				1,006,000	1,187,000	1,006,000	181,000	

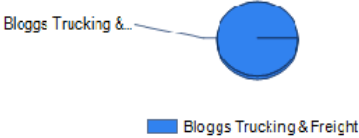
Market Value by Property



## Business List [Business Dashboard](#)

Address	Year Purchased	Current Owner	Type	Purchase Price	Market Value	Debt	Equity	View
<a href="#">Bloggs Trucking &amp; Freight</a>	2001	Joseph Bloggs	Business	115,000	250,000	0	250,000	<a href="#">View</a>
Total				115,000	250,000	0	250,000	

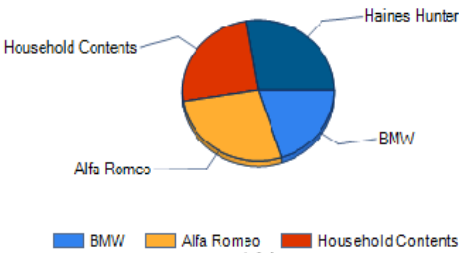
Market Value by Business



## Chattel List [Chattel Dashboard](#)

Address	Year Purchased	Current Owner	Type	Purchase Price	Market Value	Debt	Equity	View
<a href="#">BMW</a>	2006	Joseph Bloggs	Car	40,000	23,000	0	23,000	<a href="#">View</a>
<a href="#">Alfa Romeo</a>	2008	Sally Bloggs	Car	55,000	28,000	15,000	13,000	<a href="#">View</a>
<a href="#">Household Contents</a>	2010	Joseph Bloggs	Car	50,000	40,000	0	40,000	<a href="#">View</a>
<a href="#">Haines Hunter</a>	2010	Joseph Bloggs	Boat	55,000	32,500	0	32,500	<a href="#">View</a>
Total				200,000	123,500	15,000	108,500	

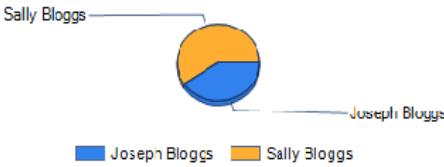
Market Value by Assets



## Superannuation/KiwiSaver List [Superannuation/KiwiSaver Dashboard](#)

Address		Type	Purchase Price	Market Value	Debt	Equity	View
<a href="#">Joseph Bloggs</a>		KiwiSaver	0	0		0	<a href="#">View</a>
<a href="#">Sally Bloggs</a>		KiwiSaver	2,500	2,500		2,500	<a href="#">View</a>
Total			2,500	2,500		2,500	

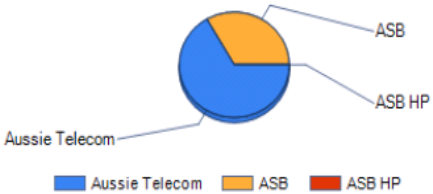
Kiwisaver Closing Balance



## Other Financial Assets & Liabilities List [Financial Assets & Liabilities Dashboard](#)

Address	Year Purchased	Current Owner	Type	Purchase Price	Market Value	Debt	Equity	View
<a href="#">Aussie Telecom</a>	0	Bloggs Family Trust	Share	100,000	100,000	0	100,000	<a href="#">View</a>
<a href="#">ASB</a>	0	Bloggs Family Trust	Deposit	50,000	50,000	0	50,000	<a href="#">View</a>
<a href="#">ASB HP</a>	0	Joseph Bloggs	Loan	0	0	10,000	-10,000	<a href="#">View</a>
Total				150,000	150,000	10,000	140,000	

Market Value by Assets




## Grand Total

	Purchase Price	Market Value	Debt	Equity
Total	1,473,500	1,713,000	998,000	715,000

### Property Portfolio - Statement of Position

[+ Add Assets & Liabilities](#)






 Print All Assets [Property Dashboard](#) Business Dashboard

Other Financial Assets Dashboard

 [Superannuation/KiwiSaver Dashboard](#)

Chattel Dashboard

## Property List

	<a href="#">Address</a>	<a href="#">Owner</a>	<a href="#">Property Type</a>	<a href="#">Purchase Price</a>	<a href="#">Market Value</a>	<a href="#">Debt</a>	<a href="#">Equity</a>	<a href="#">LVR</a>	<a href="#">Capital Growth Life to Date</a>	<a href="#">Histroical Compound Growth Rate %</a>	<a href="#">Projected Capital Growth %</a>	<a href="#">Net Yeild on MV %</a>	<a href="#">10 Yr Total Return on MV %</a>	<a href="#">View</a>
	<a href="#">Dale Road, Manukau</a>	Joseph Bloggs	Residential Inv	260,000	330,000	260,000	70,000	79%	70,000	26.92 %	7.00 %	4.64 %	11.64 %	<a href="#">View</a>
	<a href="#">Tweet Street, Auckland</a>	Joseph Bloggs	Residential Inv	250,000	330,000	250,000	80,000	76%	80,000	32.00 %	7.00 %	4.64 %	11.64 %	<a href="#">View</a>
	<a href="#">1025 Great South Road</a>	Bloggs LAQC	Residential Inv	242,000	242,000	242,000	0	100%	0	.00 %	7.00 %	4.38 %	11.38 %	<a href="#">View</a>
	<a href="#">Toddman Street, Christchurch</a>	Joseph Bloggs	Residential Inv	200,000	220,000	200,000	20,000	91%	20,000	.96 %	5.00 %	11.73 %	16.73 %	<a href="#">View</a>
	<a href="#">Cheaper USA Property</a>	Joseph Bloggs	Residential Inv	54,000	65,000	54,000	11,000	83%	11,000	.00 %	.00 %	3.71 %	3.71 %	<a href="#">View</a>
	Total			1,006,000	1,187,000	1,006,000	181,000	85%	181,000	14.83 %	6.25 %	5.85 %	12.09 %	

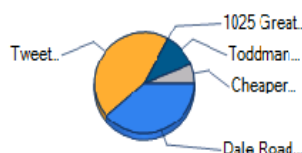
### Market Value by Property



### Loan by Property



### Equity by Property



### Loan Value Ratio



### Property Cashflow

<a href="#">Address</a>	<a href="#">Owner</a>	<a href="#">Gross Yield %</a>	<a href="#">Annual Rent</a>	<a href="#">Op. Expenses</a>	<a href="#">Net Yield</a>	<a href="#">Net Yield on Cost %</a>	<a href="#">Net Yield on MV %</a>	<a href="#">Interest</a>	<a href="#">Net Cash Flow</a>	<a href="#">Tax Refund</a>	<a href="#">Cashflow Post Tax (100%)</a>	<a href="#">Cashflow After Principal Payment</a>	<a href="#">Cashflow Post Tax (Your Share)</a>	<a href="#">View</a>
<a href="#">Dale Road, Manukau</a>	Joseph Bloggs	7.50 %	19,500	4,200	15,300	5.88 %	4.64 %	16,900	-1,600	1,288	-312	-312	-312	<a href="#">View</a>
<a href="#">Tweet Street, Auckland</a>	Joseph Bloggs	7.80 %	19,500	4,200	15,300	6.12 %	4.64 %	16,250	-950	1,106	156	156	156	<a href="#">View</a>
<a href="#">1025 Great South Road</a>	Bloggs LAQC	6.82 %	16,500	5,900	10,600	4.38 %	4.38 %	18,150	-7,550	2,506	-5,044	-5,044	-5,044	<a href="#">View</a>
<a href="#">Toddman Street, Christchurch</a>	Joseph Bloggs	15.00 %	30,000	4,200	25,800	12.90 %	11.73 %	14,000	11,800	-2,632	9,168	4,289	4,289	<a href="#">View</a>
<a href="#">Cheaper USA Property</a>	Joseph Bloggs	16.03 %	8,654	6,242	2,412	4.47 %	3.71 %	3,780	-1,368	564	-804	-804	-804	<a href="#">View</a>
Total		9.36 %	94,154	24,742	69,412	6.90 %	5.85 %	69,080	332	2,832	3,164	-1,715	-1,715	

## Property Checklist for Due Diligence -12 Raleigh Street Otara

Status	
<input type="checkbox"/>	Market Valuation evidence ( Registered valuation or multi-agent feedback) <a href="#">Upload Market Valuation Document</a>
<input type="checkbox"/>	Rental appraisal <a href="#">Upload Rental Appraisal Document</a>
<input type="checkbox"/>	Building inspection to check for faults <a href="#">Upload Building Inspection Document</a>
<input type="checkbox"/>	Building is not leasehold, plaster, or in small town
<input type="checkbox"/>	Photos attached <a href="#">Upload Photos</a>

Save

Save & Exit To Report

#### Property Images



#### Property Documents

Document Title	File Name		Size
<a href="#">12 Raleigh St Tennancy Agreement April 2012</a>	<a href="#">Raleigh St Tennancy Agreement April 2012.pdf</a>		306 KB
<a href="#">Reg Valuation March 2012 12 Raleigh St</a>	<a href="#">12 Raleigh Street Valuation March 2012.pdf</a>		1.68 MB

#### Property Manager & Tennant Details

##### Property Manager

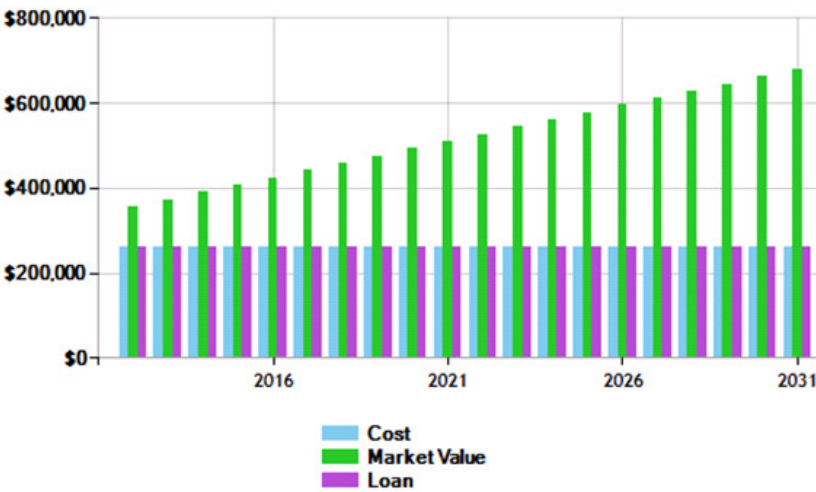
[Pedersens](#) is Managing this property

Property Analysis Report: 12 Raleigh PI Otara

Property Summary

Address Of Property	12 Raleigh PI Otara
Property Type	Residential Investment Property
Owner of Property	Schizer Property Limited
Purchase Year	2012
Purchase Price	\$ 227,000
Acquisition Cost	\$ 33,000
Total Purchase Price	\$ 260,000
Market Value	\$ 340,000
Purchase Price Discount	\$ 80,000
Purchase Price Discount (%)	23.53%
Debt	\$ 260,000
Equity	\$ 80,000
Gross Yield	10.38 %
Annual rent	\$ 27,000
Current Equity	\$ 80,000
Annual Outgoings	\$ 20,691
Net Cashflow	\$ 5,126
Capital Growth (Straight Line)	5.00 %
Capital Growth (Compounding -Calculated)	4.10 %

Projected Capital Growth 20 Years



Purchase Price Discount

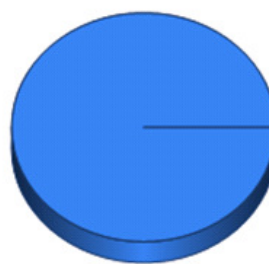


Net Yield On Cost  
8.43 %

# Projected Revenue & Expenditure

Rent	\$ 27,000
Less Outgoings:	
Rates	\$ 1,500
Accountancy	\$ 500
Property Manager	\$ 1,441
Repairs and Maintenance	\$ 1,000
Body Corporate Fee	\$
Insurance	\$ 650
Total Expenses	\$ 5,091
Net Yield (\$)	\$ 21,909
Net Yield on Cost	8.43 %
Net Yield on MV	6.44 %
Less Interest: \$ 260,000 @ 6.0%	\$ 15,600
<b>Net Cashflow Before tax</b>	<b>\$ 6,309</b>
Less Depreciation	\$ 2,724
Net Taxable (Loss)/Profit	\$ 3,585
Tax Rate	33.0 %
Add back Depreciation	\$ 2,724
Addback/Deduct Estimated Tax Refund/(Payable)	(1,183)
Total Add Backs from Depreciation and tax refund	\$ 1,541
<b>Net Cashflow After Tax</b>	<b>\$ 5,126</b>
Less Principal Payment	\$
Net Cashflow After Principal Payment	\$ 5,126

Operating Expenses & Interest  
Funded By



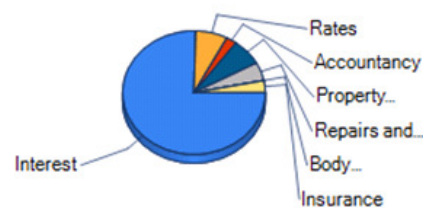
Rent

Deposit v Debt: % of Purchase  
Price



Debt (100%)

Property Operating Expenses



Interest  
Rates  
Accountancy  
Property Manager  
Repairs and Maintenance  
Body Corporate Fee  
Insurance

# Negative Property Analysis

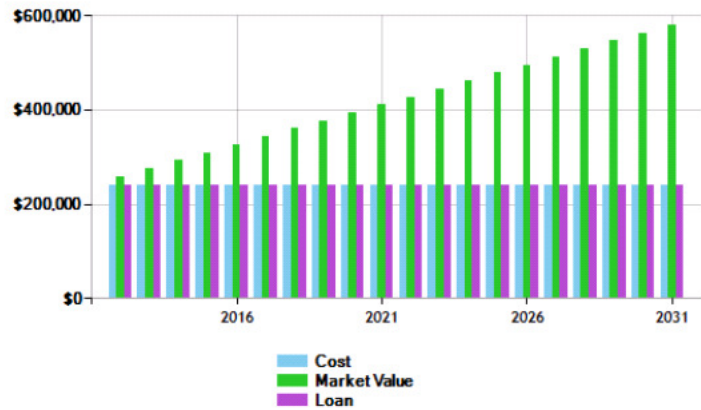
## Property Analysis Report: 1025 Great South Road

[Property Data Input](#)
[Property Report](#)
[Property Report Ten Years](#)
[Delete This Property](#)
[Add More Assets](#)
[Print](#)

### Property Summary

<a href="#">Address Of Property</a>	1025 Great South Road
Property Type	Residential Investment Property
<a href="#">Owner of Property</a>	Bloggs LAQC
<a href="#">Purchase Year</a>	2006
<a href="#">Purchase Price</a>	\$ 242,000
<a href="#">Acquisition Cost</a>	\$
Total Purchase Price	\$ 242,000
<a href="#">Market Value</a>	\$ 242,000
Purchase Price Discount	\$
Purchase Price Discount (%)	-
<a href="#">Debt</a>	\$ 242,000
Equity	\$
Gross Yield	6.82 %
<a href="#">Annual rent</a>	\$ 16,500
Current Equity	\$
Annual Outgoings	\$ 24,050
Net Cashflow	\$ -5,044
Capital Growth (Straight Line)	7.00 %
Capital Growth (Compounding -Calculated)	5.40 %

### Projected Capital Growth 20 Years



Net Yield On Cost

4.38 %

### Projected Revenue & Expenditure

<a href="#">Rent</a>	\$ 16,500
Less Outgoings:	
<a href="#">Accountancy</a>	\$ 500
<a href="#">Insurance</a>	\$ 450
<a href="#">Rates</a>	\$ 1,250
<a href="#">Repairs and Maintenance</a>	\$ 1,000
<a href="#">Property Manager</a>	\$ 2,700
<a href="#">Total Expenses</a>	\$ 5,900
Net Yield (\$)	\$ 10,600
Net Yield on Cost	4.38 %
Net Yield on MV	4.38 %
<a href="#">Less Interest:</a>	\$ 18,150
<b>Net Cashflow Before tax</b>	<b>\$ -7,550</b>
<a href="#">Less Depreciation</a>	\$ 1,400
Net Taxable (Loss)/Profit	\$ (8,950)
<a href="#">Tax Rate</a>	28.0 %
Add back Depreciation	\$ 1,400
Addback/Deduct Estimated Tax Refund/(Payable)	2,506
Total Add Backs from Depreciation and tax refund	\$ 3,906
<b>Net Cashflow After Tax</b>	<b>\$ -5,044</b>
Less Principal Payment	\$
Net Cashflow After Principal Payment	\$ -5,044

### Operating Expenses & Interest Funded By



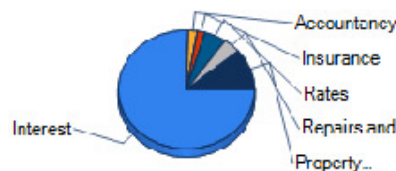
Rent:  
Tax:  
Owner Contribution

### Deposit v Debt: % of Purchase Price



Debt (100%)

### Property Operating Expenses



Interest  
Accountancy  
Insurance  
Rates  
Repairs and Maintenance  
Property Manager

# Property Projection Manager

Project the performance of properties you are reviewing or wish to purchase:

[Click for New Projection](#) [Import Sample Property Projection](#)

## Property Projection Manager Overview

Use this tool to project the performance of properties you are reviewing or wish to purchase. Simply click the "Click For New Projection" (red button) to start a new property projection, and if you end up buying the property, from the property Report page, click "Buy This Property" to move it to your statement of position once purchased. Otherwise leave the properties there for future reference.

Previous Scenarios Saved (Click to review)



Property Address: Wellington Flat  
Projection Date: 14/12/2010  
Purchase Price: 350,000  
Market Value: 400,000

[View](#) [Delete](#)



Property Address: 85 Soft Avenue, Manly  
Projection Date: 25/05/2011  
Purchase Price: 450,000  
Market Value: 495,000

[View](#) [Delete](#)



Property Address: 137A Donovan Street  
Projection Date: 16/02/2011  
Purchase Price: 850,000  
Market Value: 850,000

[View](#) [Delete](#)



Property Address: Sample Property  
Projection Date: 14/06/2011  
Purchase Price: 250,000  
Market Value: 330,000

[View](#) [Delete](#)



Property Address: Rental in Palmerston North  
Projection Date: 08/04/2011  
Purchase Price: 250,000  
Market Value: 330,000

[View](#) [Delete](#)



Property Address: 23 Down Street, Ellerslie  
Auckland  
Projection Date: 22/11/2011  
Purchase Price: 350,000  
Market Value: 465,000

[View](#) [Delete](#)



Property Address: Rental in Palmerston North  
Projection Date: 08/04/2011  
Purchase Price: 250,000  
Market Value: 330,000

[View](#) [Delete](#)



Property Address: 23 Down Street, Ellerslie  
Auckland  
Projection Date: 22/11/2011  
Purchase Price: 350,000  
Market Value: 465,000

[View](#) [Delete](#)



Property Address: Howick Rental with extra  
Income  
Projection Date: 08/04/2011  
Purchase Price: 325,600  
Market Value: 370,000

[View](#) [Delete](#)



Property Address: 10 Cost Road Otara  
Projection Date: 22/11/2011  
Purchase Price: 185,000  
Market Value: 185,000

[View](#) [Delete](#)



Property Address: Invercargill Flats  
Projection Date: 08/04/2011  
Purchase Price: 300,000  
Market Value: 500,000

[View](#) [Delete](#)



Property Address: 99 Awaruku Road Torbay  
Projection Date: 04/10/2011  
Purchase Price: 445,000  
Market Value: 460,000

[View](#) [Delete](#)



Property Address: 44 Ring Road, Auckland  
Projection Date: 25/05/2011  
Purchase Price: 185,000  
Market Value: 280,000

[View](#) [Delete](#)



Property Address: 2 Belgrave Place  
Projection Date: 12/10/2011  
Purchase Price: 223,000  
Market Value: 290,000

[View](#) [Delete](#)

# Negative Property Analysis Report: 23 Down St, Ellerslie, Auckland

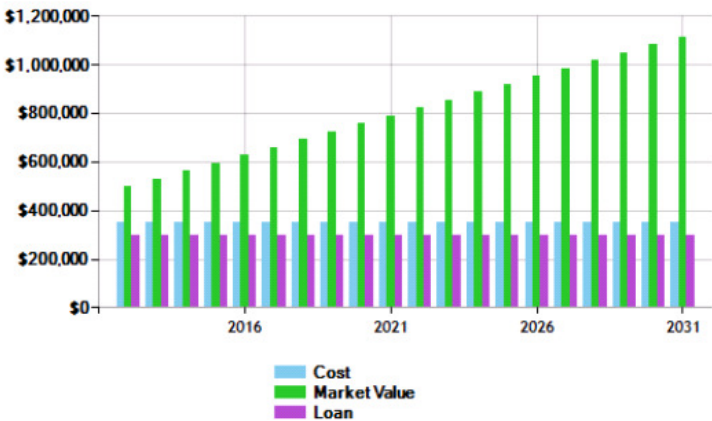
## Property Analysis Report: 23 Down Street, Ellerslie Auckland

Property Data Input    Property Report    Property Report Ten Years    Delete This Property    Buy This Property    Review As Flip Property    Print

### Property Summary

Address Of Property	23 Down Street, Ellerslie Auckland
Property Type	Residential Investment Property
Owner of Property	Bloggs LAQC
Purchase Year	2011
Purchase Price	\$ 350,000
Acquisition Cost	\$
Total Purchase Price	\$ 350,000
Market Value	\$ 465,000
Purchase Price Discount	\$ 115,000
Purchase Price Discount (%)	24.73%
Debt	\$ 300,000
Equity	\$ 165,000
Gross Yield	5.71 %
Annual rent	\$ 20,000
Current Equity	\$ 165,000
Annual Outgoings	\$ 23,000
Net Cashflow	\$ -984
Capital Growth (Straight Line)	7.00 %
Capital Growth (Compounding -Calculated)	5.40 %

### Projected Capital Growth 20 Years



### Purchase Price Discount

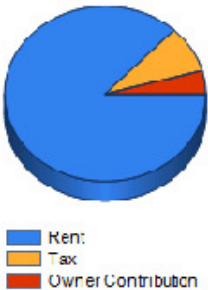


Net Yield On Cost  
4.29 %

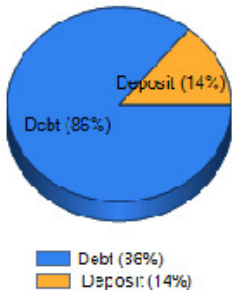
### Projected Revenue & Expenditure

Rent	\$ 20,000
Less Outgoings:	
Property Manager	\$ 1,600
Accountancy	\$ 500
Insurance	\$ 650
Rates	\$ 1,250
Repairs and Maintenance	\$ 1,000
Total Expenses	\$ 5,000
Net Yield (\$)	\$ 15,000
Net Yield on Cost	4.29 %
Net Yield on MV	3.23 %
Less Interest:	\$ 18,000
Net Cashflow Before tax	\$ -3,000
Less Depreciation	\$ 4,200
Net Taxable (Loss)/Profit	\$ (7,200)
Tax Rate	28.0 %
Add back Depreciation	\$ 4,200
Addback/Deduct Estimated Tax Refund/(Payable)	2,016
Total Add Backs from Depreciation and tax refund	\$ 6,216
Net Cashflow After Tax	\$ -984
Less Principal Payment	\$
Net Cashflow After Principal Payment	\$ -984

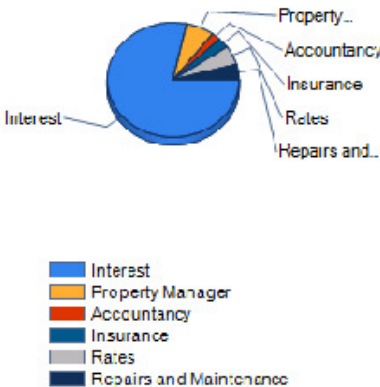
### Operating Expenses & Interest Funded By



### Deposit v Debt: % of Purchase Price



### Property Operating Expenses



Review: 23 Down St, Ellerslie, Auckland as a Flip Property

Renovation/Flip Projects Review as Buy To Hold Property Edit This Flip

Renovation/Flip Calculator: 23 Down Street, Ellerslie Auckland

	Excl GST	Incl GST
Property Address	23 Down Street, Ellerslie Auckland	
Cost of Property	304,348	350,000
Projected Renovation Costs	13,043	15,000
Total Cost	317,391	365,000
Projected Selling Cost	373,913	430,000
Total Rent During Ownership	0	0
Selling Price Plus Rent	373,913	430,000
Gross Profit	56,522	65,000
Less Interest Costs	8,517	8,517
Selling Costs	18,696	21,500
Total Indirect Costs	27,212	30,017
Net Surplus Before Taxes	29,309	34,983
Less GST (Rate 15.0 %)	-	5,674
Less Income Tax (Rate 30.0%)	8,793	8,793
Total Taxes	8,793	14,467
Projected Net Profit After Tax	20,517	20,517
Effective Tax Rate ( GST + Income Tax)		41.35%

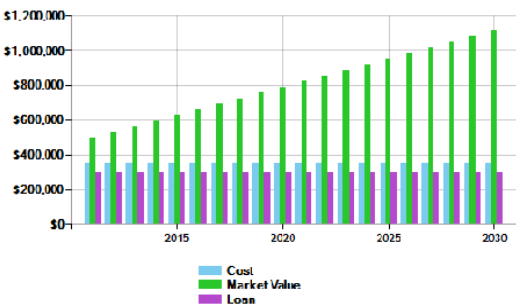
Renovation/Flip Projects

Flip 23 Down St, Ellerslie

Property Summary

Address Of Property:	23 Down Street, Ellerslie Auckland
Purchase Price	\$ 350,000
Acquisition Cost	\$
Total Purchase Price	\$ 350,000
Market Value	\$ 465,000
Purchase Price Discount	\$ 115,000
Purchase Price Discount (%)	24.73%
Debt	\$ 300,000
Equity	\$ 165,000
Gross Yield	5.71 %
Annual rent	\$ 20,000
Current Equity	\$ 165,000
Annual Outgoings	\$ 23,000
Net Cashflow	\$ -984
Capital Growth (Straight Line)	7.00 %
Capital Growth (Compounding -Calculated)	5.40 %

Projected Capital Growth 20 Years



Hold 23 Down St, Ellerslie

Projected Revenue & Expenditure

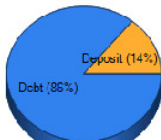
Rent	\$ 20,000
Less Outgoings:	
Property Manager	\$ 1,600
Accountancy	\$ 500
Insurance	\$ 650
Rates	\$ 1,250
Repairs and Maintenance	\$ 1,000
Total Expenses	\$ 5,000
Net Yield (\$)	\$ 15,000
Net Yield on Cost	4.29 %
Net Yield on MV	3.23 %
Less Interest	\$ 18,000
Net Cashflow Before tax	\$ -3,000
Less Depreciation:	\$ 4,200
Net Taxable (Loss)/Profit	\$ (7,200)
Tax Rate	28.0 %
Add back Depreciation	\$ 4,200
Addback/Deduct Estimated Tax Refund/(Payable)	2,016
Total Add Backs from Depreciation and tax refund	\$ 6,216
Net Cashflow After Tax	\$ -984
Less Principal Payment	\$
Net Cashflow After Principal Payment	\$ -984

Operating Expenses and Interest Funded By



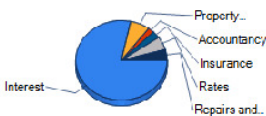
Rent: Tax: Owner Contribution:

Deposit v Debt: % of Purchase Price



Debt (86%) Deposit (14%)

Property Operating Expenses



Interest: Property Manager: Accountancy: Insurance: Rates: Repairs and Maintenance:

# Positive Property Analysis

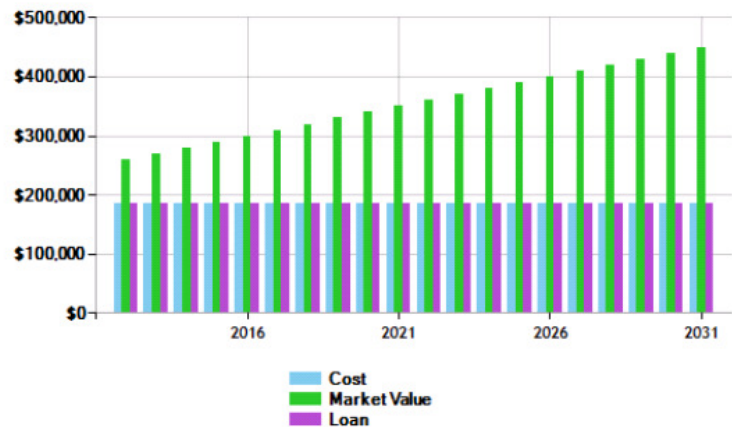
## Property Analysis Report: 10 Cost Road Otara

[Property Data Input](#)[Property Report](#)[Property Report Ten Years](#)[Delete This Property](#)[Buy This Property](#)[Review As Flip Property](#)[Print](#)

### Property Summary

<a href="#">Address Of Property</a>	10 Cost Road Otara
Property Type	Residential Investment Property
<a href="#">Owner of Property</a>	Joseph Bloggs
<a href="#">Purchase Year</a>	2011
<a href="#">Purchase Price</a>	\$ 185,000
<a href="#">Acquisition Cost</a>	\$
Total Purchase Price	\$ 185,000
<a href="#">Market Value</a>	\$ 250,000
Purchase Price Discount	\$ 65,000
Purchase Price Discount (%)	26.00%
<a href="#">Debt</a>	\$ 185,000
Equity	\$ 65,000
Gross Yield	9.19 %
<a href="#">Annual rent</a>	\$ 17,000
Current Equity	\$ 65,000
Annual Outgoings	\$ 15,780
Net Cashflow	\$ 878
Capital Growth (Straight Line)	4.00 %
Capital Growth (Compounding -Calculated)	3.40 %

### Projected Capital Growth 20 Years



### Purchase Price Discount



Net Yield On Cost  
6.66 %

### Projected Revenue & Expenditure

<a href="#">Rent</a>	\$ 17,000
Less Outgoings:	
<a href="#">Accountancy</a>	\$ 500
<a href="#">Insurance</a>	\$ 650
<a href="#">Rates</a>	\$ 1,250
<a href="#">Repairs and Maintenance</a>	\$ 1,000
<a href="#">Property Manager</a>	\$ 1,280
<a href="#">Total Expenses</a>	\$ 4,680
Net Yield (\$)	\$ 12,320
Net Yield on Cost	6.66 %
Net Yield on MV	4.93 %
<a href="#">Less Interest:</a>	\$ 11,100
<b>Net Cashflow Before tax</b>	<b>\$ 1,220</b>
<a href="#">Less Depreciation</a>	\$
Net Taxable (Loss)/Profit	\$ 1,220
<a href="#">Tax Rate</a>	28.0 %
Add back Depreciation	\$
Addback/Deduct Estimated Tax Refund/(Payable)	(342)
Total Add Backs from Depreciation and tax refund	\$ -342
<b>Net Cashflow After Tax</b>	<b>\$ 878</b>
Less Principal Payment	\$
Net Cashflow After Principal Payment	\$ 878

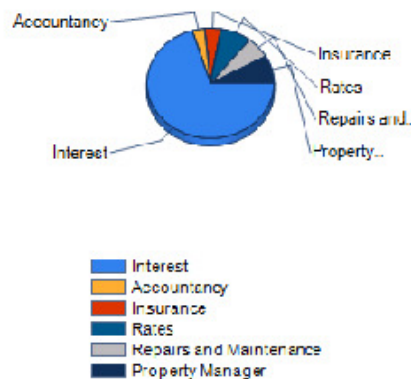
### Operating Expenses & Interest Funded By



### Deposit v Debt: % of Purchase Price




### Property Operating Expenses



Renovation and Flip Projects: These can be viewed separately and switched over to a buy and hold property

Renovation Flips Projects



Project Name/Address: 10 Feral Road

Purchase Cost: 220,000


Reno Cost: 17,200

Selling Price: 265,000

Months to Sale: 2

Projected Net Profit After Tax: \$ 7,117

[View](#)[Edit](#)[Delete](#)



Project Name/Address: 34 Casterway Rd

Purchase Cost: 380,000


Reno Cost: 23,500

Selling Price: 500,000

Months to Sale: 5

Projected Net Profit After Tax: \$ 36,292

[View](#)[Edit](#)[Delete](#)



Project Name/Address: Lincoln Road

Purchase Cost: 322,000


Reno Cost: 16,000

Selling Price: 389,000

Months to Sale: 2

Projected Net Profit After Tax: \$ 21,453

[View](#)[Edit](#)[Delete](#)



Project Name/Address: 10 Cost Road Otara

Purchase Cost: 185,000

Reno Cost: 18,000

Selling Price: 235,000

Months to Sale: 4

Projected Net Profit After Tax: \$ 9,010

[View](#)[Edit](#)[Delete](#)

Renovation/Flip Calculator: 23 Down Street, Ellerslie Auckland

	Excl GST	Incl GST
Property Address	23 Down Street, Ellerslie Auckland	
Cost of Property	304,348	350,000
Projected Renovation Costs	13,043	15,000
Total Cost	317,391	365,000
Projected Selling Cost	373,913	430,000
Total Rent During Ownership	0	0
Selling Price Plus Rent	373,913	430,000
Gross Profit	56,522	65,000
Less Interest Costs	8,517	8,517
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Net Surplus Before Taxes	29,309	34,983
Less GST (Rate 15.0 %)	-	5,674
Less Income Tax (Rate 30.0%)	8,793	8,793
Total Taxes	8,793	14,467
Projected Net Profit After Tax	20,517	20,517
Effective Tax Rate ( GST + Income Tax)		41.35%

# Review Your Cashflow and Home Expenses

Cashflow Manager: Greg

[Add Assets & Liabilities](#) [Print](#)

All Cashflow	Household Budgets	Property Cashflow	Business Cashflow	Other Assets Cashflow
AnnuallyMonthlyWeekly				
Household Budget Overview (Click Here to Expand)		15,742	1,312	303
Property Portfolio Net Cashflow (Click Here to Expand)		-1,715	-143	-33
Business Portfolio Net Cashflow (Click Here to Expand)		17,000	1,417	327
Other Financial Assets Cashflow (Click Here to Expand)		3,684	307	71
All Assets - Grand Total Net CashFlow		34,711	2,893	668

75 % of Your Cashflow Surplus has been reinvested at the rate of 5 % [Click Here To Change](#)  
At retirement age your household budget is reduced to 75 % [Click Here To Change](#)

## Household Budget Dashboard

[Add Income](#) [Add Expenses](#)

All Cashflow Household Budgets Property Cashflow Business Cashflow Other Assets Cashflow

### Detail Income & Expenditure

Income	Category	Amount	Tax Rate	Frequency	Yearly	Monthly	Weekly	Delete
greg	Salary	30,000	14.00	Yearly	30,000	2,500	577	<a href="#">Delete</a>
MOE	Salary	100,000	24.00	Yearly	100,000	8,333	1,923	<a href="#">Delete</a>
Total Income					130,000	10,833	2,500	
Expenses	Category	Amount		Frequency	Yearly	Monthly	Weekly	Delete
Mortgage Payment	34 Forest Road	1,559		Monthly	18,708	1,559	360	<a href="#">Delete</a>
Mortgage Payment	45 Propert Rd	1,653		Monthly	19,836	1,653	381	<a href="#">Delete</a>
Childcare & School fees	Family Expenses	245		Yearly	245	20	5	<a href="#">Delete</a>
Cleaning	Family Expenses	44		Weekly	2,288	191	44	<a href="#">Delete</a>
Clothes / shoes	Family Expenses	2,000		Yearly	2,000	167	38	<a href="#">Delete</a>
Doctors and Medical	Family Expenses	105		Monthly	1,260	105	24	<a href="#">Delete</a>
Dog	Family Expenses	1,000		Yearly	1,000	83	19	<a href="#">Delete</a>
Pharmacy	Family Expenses	75		Monthly	900	75	17	<a href="#">Delete</a>
Sky	Family Expenses	44		Monthly	528	44	10	<a href="#">Delete</a>
Telephone and Tolls	Family Expenses	35		Monthly	420	35	8	<a href="#">Delete</a>
Water	Family Expenses	40		Monthly	480	40	9	<a href="#">Delete</a>
Fishing and hunting equipment	General Living Costs	1,750		Yearly	1,750	146	34	<a href="#">Delete</a>
Holidays	General Living Costs	3,500		Yearly	3,500	292	67	<a href="#">Delete</a>
Interest	General Living Costs	1,750		Yearly	1,750	146	34	<a href="#">Delete</a>
Miscellaneous	General Living Costs	0		Yearly	0	0	0	<a href="#">Delete</a>
Shopping	General Living Costs	1,050		Yearly	1,050	88	20	<a href="#">Delete</a>
Home / contents	Insurance - non property related	350		Yearly	350	29	7	<a href="#">Delete</a>
Medical, income protection, accident, life	Insurance - non property related	639		Monthly	7,668	639	147	<a href="#">Delete</a>
Joseph Bloggs Tax Payable	Tax Payable	24,000		Yearly	24,000	2,000	462	<a href="#">Delete</a>
Sally Bloggs Tax Payable	Tax Payable	4,200		Yearly	4,200	350	81	<a href="#">Delete</a>
Fuel and Oil	Vehicle & Transport	70		Weekly	3,640	303	70	<a href="#">Delete</a>
Repairs and maintenance / WOF	Vehicle & Transport	26		Weekly	1,352	113	26	<a href="#">Delete</a>
Train / bus / taxi fares / parking / fines	Vehicle & Transport	88		Yearly	88	7	2	<a href="#">Delete</a>
Vehicle	Vehicle & Transport	1,500		Yearly	1,500	125	29	<a href="#">Delete</a>
Vehicle registration	Vehicle & Transport	175		Yearly	175	15	3	<a href="#">Delete</a>
Total Expenses					114,258	9,522	2,197	
Total Net Cashflow					15,742	1,312	303	

Save

Save & Go To Summary

# Cashflow for Property, Business & Other Assets

## Cashflow Manager: Greg

[Add Assets & Liabilities](#) [Print](#)

[All Cashflow](#) [Household Budgets](#) [Property Cashflow](#) [Business Cashflow](#) [Other Assets Cashflow](#)

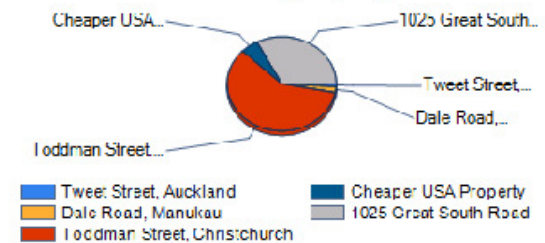
Annually Monthly Weekly

**Household Budget Overview** [\(Click Here to Expand\)](#) 15,742 1,312 303

**Property Portfolio Net Cashflow** [\(Click Here to Expand\)](#) -1,715 -143 -33

Description	Money In (Out)		
	Annually	Monthly	Weekly
<a href="#">Tweet Street, Auckland</a>	156	13	3
<a href="#">Dale Road, Manukau</a>	-312	-26	-6
<a href="#">Toddman Street, Christchurch</a>	4,289	357	82
<a href="#">Cheaper USA Property</a>	-804	-67	-15
<a href="#">1025 Great South Road</a>	-5,044	-420	-97
<b>Property Portfolio Net Cashflow</b>	<b>-1,715</b>	<b>-143</b>	<b>-33</b>

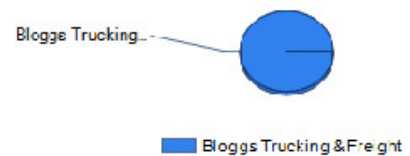
Cashflow by Property



**Business Portfolio Net Cashflow** [\(Click Here to Expand\)](#) 17,000 1,417 327

Description	Money In (Out)		
	Annually	Monthly	Weekly
<a href="#">Bloggs Trucking &amp; Freight</a>	17,000	1,417	327
<b>Business Portfolio Net CashFlow</b>	<b>17,000</b>	<b>1,417</b>	<b>327</b>

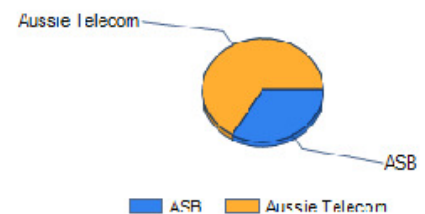
Cashflow by Business



**Other Financial Assets Cashflow** [\(Click Here to Expand\)](#) 3,684 307 71

Description	Money In (Out)		
	Annually	Monthly	Weekly
<a href="#">ASB HP</a>	-3,816	-318	-73
<a href="#">ASB</a>	2,500	208	48
<a href="#">Aussie Telecom</a>	5,000	417	96
<b>Other Financial Assets Net CashFlow</b>	<b>3,684</b>	<b>307</b>	<b>71</b>

Cashflow by Other Financial Assets



**All Assets - Grand Total Net CashFlow** 34,711 2,893 668

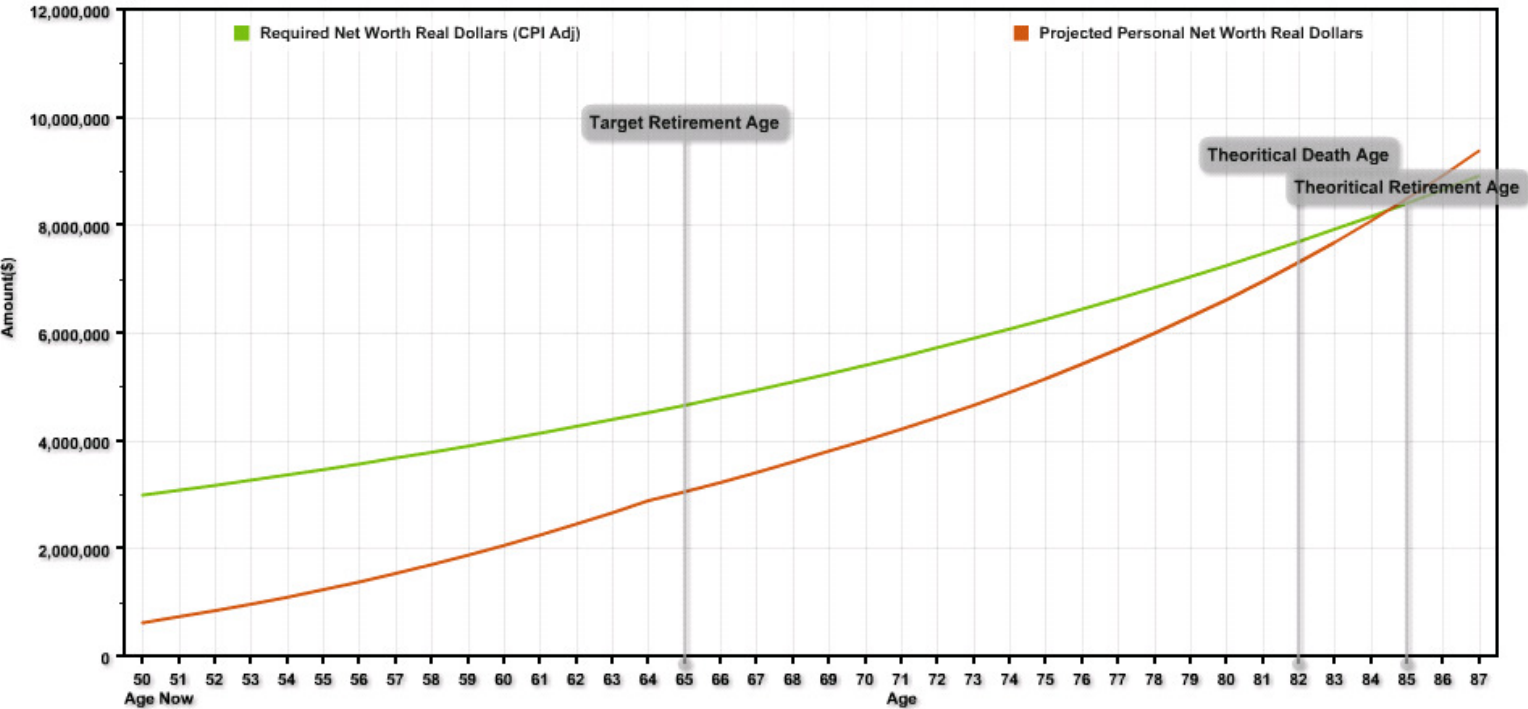
75 % of Your Cashflow Surplus has been reinvested at the rate of 5 % [Click Here To Change](#)  
At retirement age your household budget is reduced to 75 % [Click Here To Change](#)

# Retirement Planning Projection

## Bloggs Group

### Path to Retirement Planner : Passive Retirement Model

Projected Path to Retirement: Required Network Vs. Projected Network



Lifestyle Assets: What Do We Need? (In today's dollars)

[Add New Asset / Edit](#)

Description	Amount
Home	800,000
Holiday Home	500,000
2 Cars + Chattels	100,000
Total Lifestyle Assets	1,400,000

What Passive income do you Require ? (Assume Lifestyle Assets are Freehold )

	Weekly	Monthly	Yearly	
Passive income desired to live	1,731	7,500	90,000	<a href="#">Edit</a>
Less Superannuation amount expected	290	1,257	15,080	<a href="#">Edit</a>
Net passive income desired to live	1,441	6,243	74,920	

You have stated that your require a weekly income of \$1,441 after tax.

What rate of return on investments shall we assume. E.g. 5.0 Percent

Rate of Return on Investments 5.00 [Edit](#)

Help: The rate of return is the cashflow return you project you will get on your investments. For example you project that you will get 5% in interest and dividends on average. If you are unsure, just use 5% as this is a conservative pre-tax estimation on what you should be able to achieve.

Target age of Retirement

Target age of retirement 65 [Edit](#)

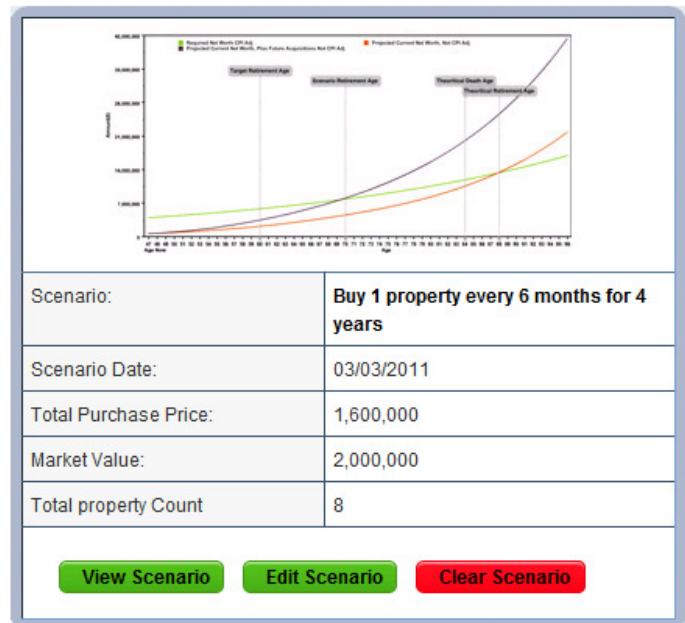
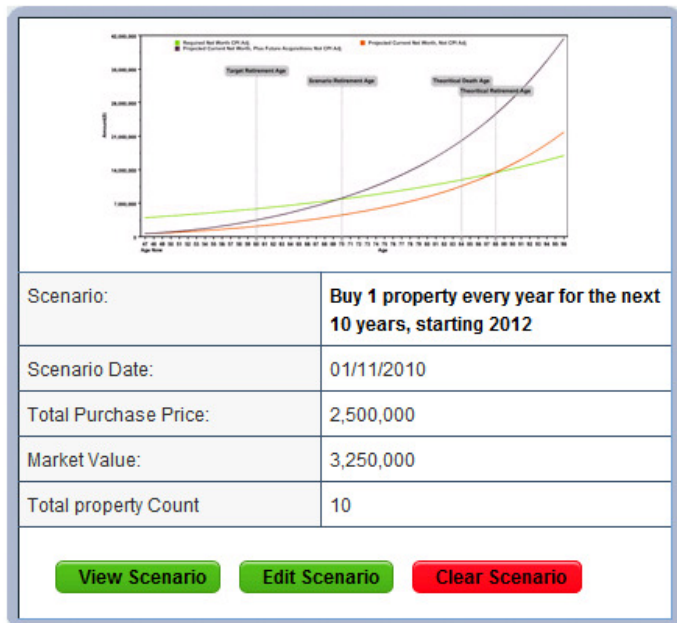
Age Now 51 [Edit](#)

Summary	
You want \$ 1,400,000 in lifestyle assets and require \$ 1,498,400 invested at 5 % to get \$ 74,920 yearly in passive income ( <u>after tax</u> ). The total amount of capital you require is \$ 2,898,400 to be financially free and meet your stated your goals.	
Calculating The Gap : Your path to retirement	
A. Lifestyle Assets: (\$) (Desired lifestyle assets per schedule)	\$ 1,400,000
B. Revenue Earning Assets: (\$) (Required capital to be invested to get \$ 74,920 annually of passive income at 5 % )	\$ 1,498,400
C. Total Net Worth Required to be financially free (\$)	\$ 2,898,400
D. Current Net Worth (\$) Your assets less liabilities, as at today	\$ 682,000
E. Gap To Financial Freedom (\$) ( C less D)	\$ 2,216,400
F. Financial Freedom Date (Desired year of retirement) <a href="#">Click To Change</a>	2026
G. Number of years to target retirement date ( Target date less date today, in Years)	15
H. Annual capital to save / grow wealth ( per annum ) to close the gap	147,760
Theoretical age when your assets grow to target wealth ( Age now + time required for assets to grow to desired wealth)	85
Theoretical Age Of Death ( Estimated age of death ) <a href="#">Click Here to Change</a>	82
Your planned financial wealth to be financially free: Based on your desire to have \$ 1,400,000 in lifestyle assets and \$ 1,498,400 in capital invested generating an annual income of \$ 74,920 passively at 5.00%, you need to save / create \$ 2,898,400 in wealth.	
Your wealth gap to close: Currently you have \$682,000 and you require \$2,898,400, revealing a total gap to close of \$ 2,216,400, which you wish to close by the year 2026. This means you have 15 years to the target date of retirement and will need to save/create \$ 147,760 annually in order to achieve this.	
Your current position: Statistically men and women die at around 80 years of age on average in the Western world. While you wish to be age 65 when you retire, you are theoretically age 85 when you achieve retirement ( based on the forecast growth of your current assets).	

Projected Network (Click Here to Expand)												Detail Report	
Year	Opening Balance (Market Value)	Opening Balance (Loan)	Opening Equity	Capital Growth	Growth on MV + Cash	Depreciation (Chattel)	Closing Market Value	Closing Loan	Opening Cash Balance	Interest	Cash Surplus	Closing Balance	Closing Equity
2011	1,713,000	1,192,500	520,500	4.7	107,094	13,825	1,806,269	1,187,621	0	0	26,033	26,033	618,647
2012	1,806,269	1,187,621	618,647	4.8	112,533	11,604	1,907,198	1,182,401	26,033	1,302	26,033	53,368	724,797
2013	1,907,198	1,182,401	724,797	4.8	118,250	9,800	2,015,648	1,176,816	53,368	2,668	26,033	82,070	838,832
2014	2,015,648	1,176,816	838,832	4.9	124,259	8,330	2,131,577	1,170,839	82,070	4,103	26,033	112,207	960,738
2015	2,131,577	1,170,839	960,738	4.9	130,575	7,131	2,255,022	1,164,445	112,207	5,610	26,033	143,850	1,090,577
2016	2,255,022	1,164,445	1,090,577	4.9	137,214	6,147	2,386,089	1,157,602	143,850	7,193	26,033	177,076	1,228,487
2017	2,386,089	1,157,602	1,228,487	4.9	144,193	5,339	2,524,943	1,150,281	177,076	8,854	26,033	211,963	1,374,663
2018	2,524,943	1,150,281	1,374,663	5.0	151,528	4,671	2,671,801	1,142,447	211,963	10,598	26,033	248,594	1,529,354
2019	2,671,801	1,142,447	1,529,354	5.0	159,239	4,116	2,826,924	1,134,064	248,594	12,430	26,033	287,057	1,692,860
2020	2,826,924	1,134,064	1,692,860	5.0	167,344	3,654	2,990,615	1,125,095	287,057	14,353	26,033	327,443	1,865,520
2021	2,990,615	1,125,095	1,865,520	5.0	175,865	3,266	3,163,214	1,115,498	327,443	16,372	26,033	369,849	2,047,715
2022	3,163,214	1,115,498	2,047,715	5.0	184,821	2,938	3,345,096	1,105,230	369,849	18,492	26,033	414,375	2,239,867
2023	3,345,096	1,105,230	2,239,867	5.0	194,236	2,660	3,536,672	1,094,242	414,375	20,719	26,033	461,127	2,442,430
2024	3,536,672	1,094,242	2,442,430	5.0	204,133	2,422	3,738,384	1,082,486	461,127	23,056	26,033	510,216	2,655,898
2025	3,738,384	1,082,486	2,655,898	5.0	214,537	2,216	3,950,704	1,069,906	510,216	25,511	26,033	561,760	2,880,798
2026	3,950,704	1,069,906	2,880,798	5.1	153,866	2,038	4,102,532	1,056,446	561,760	28,088	(45,575)	544,274	3,046,086

# What if You Can't Reach Your Projected Retirement Age?

## Whatif Scenarios

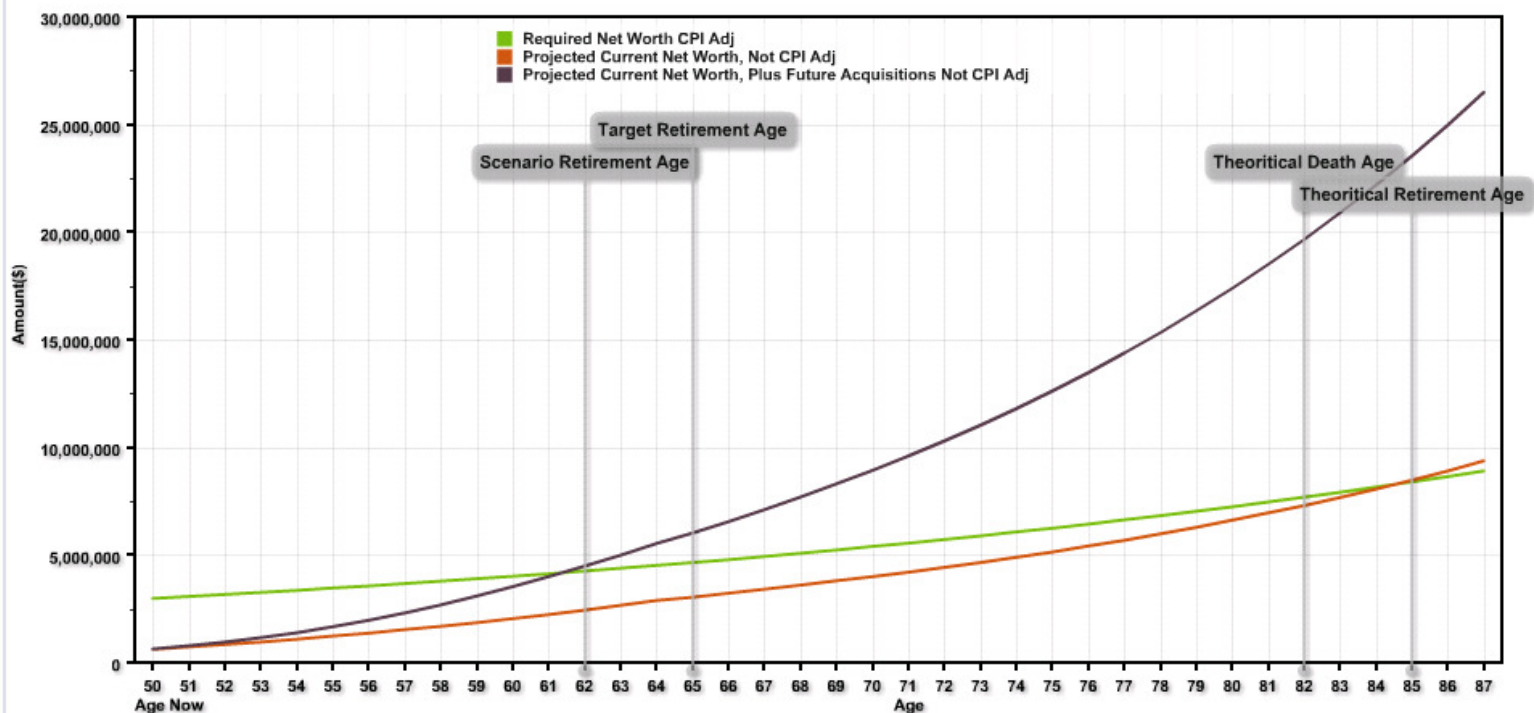
[Create New Scenario](#)

## Graph Below: Buy one property every year for the next 10 years, starting 2012

[Acquisition Defaults](#)[My Scenarios](#)[What If Scenario Manager : CashFlow](#)[Create New Scenario](#)

## Whatif Scenario Manager : Asset Acquisition Projector

Projected Path to Retirement: Required Networkth Vs. Projected Network Vs. Future Acquisitions



Projected Network with Future Acquisitions

Projected Network With Future Acquisitions (Click Here to Expand)														
Year	Projected Purchase Price Of Property Acquired	Projected Market Value Of Property Acquired	Projected Debt On Acquisition	Projected Cumulative Property Acquisition	Cumulative Debt On Projected Property Acquired	Projected Current Property Portfolio	Projected Growth - Projected Property Acquired	Projected Growth - Existing Property	Total Projected Growth - Property	Projected Cumlative Equity (Opening Plus Growth)	Plus Projected Surplus From Cashflow Saved / (Deficit Funded)	Projected Value - All Assets	Projected Liability - All Liabilities	Projected Equity - All Assets Less All Liabilities
2011	325,000	350,000	325,000	325,000	325,000	181,000	18,900	57,728	76,628	206,000	30,770	2,190,838	1,507,500	555,500
2012	325,000	350,000	325,000	650,000	650,000	238,728	38,821	60,728	99,549	307,628	62,802	2,693,721	1,832,500	708,338
2013	325,000	350,000	325,000	975,000	975,000	299,456	59,817	63,885	123,702	432,177	96,147	3,222,969	2,157,500	886,221
2014	325,000	350,000	325,000	1,300,000	1,300,000	363,341	81,947	67,208	149,155	580,879	130,860	3,779,975	2,482,500	1,090,469
2015	325,000	350,000	325,000	1,625,000	1,625,000	430,549	105,272	70,705	175,977	755,034	166,995	4,366,202	2,807,500	1,322,475
2016	325,000	350,000	325,000	1,950,000	1,950,000	501,254	129,857	74,385	204,242	956,011	204,612	4,983,193	3,132,500	1,583,702
2017	325,000	350,000	325,000	2,275,000	2,275,000	575,640	155,769	78,259	234,028	1,185,253	243,771	5,632,574	3,457,500	1,875,693
2018	325,000	350,000	325,000	2,600,000	2,600,000	653,899	183,081	82,336	265,416	1,444,281	284,536	6,316,053	3,782,500	2,200,074
2019	325,000	350,000	325,000	2,925,000	2,925,000	736,234	211,867	86,626	298,493	1,734,697	326,972	7,035,434	4,107,500	2,558,553
2020	325,000	350,000	325,000	3,250,000	3,250,000	822,860	242,208	91,142	333,350	2,058,191	371,149	7,792,612	4,432,500	2,952,934
2021	0	0	0	3,250,000	3,250,000	914,003	255,287	95,896	351,183	2,391,541	417,136	8,220,687	4,432,500	3,360,112
2022	0	0	0	3,250,000	3,250,000	1,009,899	269,073	100,899	369,971	2,742,724	465,009	8,670,740	4,432,500	3,788,187
2023	0	0	0	3,250,000	3,250,000	1,110,797	283,602	106,165	389,767	3,112,695	514,844	9,143,912	4,432,500	4,238,240
2024	0	0	0	3,250,000	3,250,000	1,216,962	298,917	111,708	410,625	3,502,463	566,723	9,641,403	4,432,500	4,711,412
2025	0	0	0	3,250,000	3,250,000	1,328,670	315,059	117,543	432,601	3,913,088	620,729	10,164,474	4,432,500	5,208,903
2026	0	0	0	3,250,000	3,250,000	1,446,213	332,072	123,684	455,756	4,345,689	676,949	10,714,454	4,432,500	5,731,974
2027	0	0	0	3,250,000	3,250,000	1,569,897	350,004	130,149	480,152	4,801,445	735,474	11,292,741	4,432,500	6,281,954
2028	0	0	0	3,250,000	3,250,000	1,700,046	368,904	136,954	505,857	5,281,597	796,399	11,900,807	4,432,500	6,860,241
2029	0	0	0	3,250,000	3,250,000	1,836,999	388,825	144,117	532,942	5,787,454	859,822	12,540,198	4,432,500	7,468,307
2030	0	0	0	3,250,000	3,250,000	1,981,116	409,821	151,658	561,479	6,320,396	925,845	13,212,545	4,432,500	8,107,698
2031	0	0	0	3,250,000	3,250,000	2,132,774	431,951	159,596	591,547	6,881,875	994,575	13,919,562	4,432,500	8,780,045

# Goal and Event Manager

## Goal Manager: Joseph Bloggs Goals

## Imports Default Goals

Goals:	Display: All	<a href="#">Filter</a>	<a href="#">Add Financial Goals</a>	<a href="#">Add Non Financial Goals</a>	<a href="#">Email Notification</a>	<a href="#">Grid Edit</a>
What	Who	When	Comment	Progress		
Check the budget tax changes: see GRA	Joseph Bloggs	30/06/2010		<div><div></div></div> 0.00%	<a href="#">Edit</a>	<a href="#">Add Sub Step</a> <a href="#">Add Delegates</a>
Set Up Tax Structures	Joseph Bloggs	24/07/2010	Set Up Tax Structures Ph 522 7955	<div><div></div></div> 50.00%	<a href="#">Edit</a>	<a href="#">Add Sub Step</a> <a href="#">Add Delegates</a>
Get letter of advice – GRA	Joseph Bloggs	24/07/2010	Get letter of advice – GRA	<div><div></div></div> 50.00%	<a href="#">Edit</a>	<a href="#">Add Delegates</a>
Review letter of advice – GRA	Joseph Bloggs	24/07/2010	Review letter of advice – GRA	<div><div></div></div> 0.00%	<a href="#">Edit</a>	<a href="#">Add Delegates</a>
Implement advice with GRA and solicitors	Joseph Bloggs	24/07/2010	Implement advice with GRA and solicitors	<div><div></div></div> 0.00%	<a href="#">Edit</a>	<a href="#">Add Delegates</a>
Set up finance	Joseph Bloggs	24/07/2010	Set up finance	<div><div></div></div> 25.00%	<a href="#">Edit</a>	<a href="#">Add Sub Step</a> <a href="#">Add Delegates</a>
Contact broker	Joseph Bloggs	24/07/2010	Contact broker	<div><div></div></div> 0.00%	<a href="#">Edit</a>	<a href="#">Add Delegates</a>
Share advice from GRA and instruct split loan structures (if appropriate)	Joseph Bloggs	24/07/2010	Share advice from GRA and instruct split loan structures (if appropriate)	<div><div></div></div> 0.00%	<a href="#">Edit</a>	<a href="#">Add Delegates</a>
Start procurement	Joseph Bloggs	24/07/2010	Start procurement	<div><div></div></div> 0.00%	<a href="#">Edit</a>	<a href="#">Add Sub Step</a> <a href="#">Add Delegates</a>
Appoint a property coach	Joseph Bloggs	24/07/2010	Appoint a property coach	<div><div></div></div> 0.00%	<a href="#">Edit</a>	<a href="#">Add Delegates</a>
Pick area	Joseph Bloggs	24/07/2010	Pick area	<div><div></div></div> 0.00%	<a href="#">Edit</a>	<a href="#">Add Delegates</a>
Commence procurement process	Joseph Bloggs	24/07/2010	Commence procurement process	<div><div></div></div> 0.00%	<a href="#">Edit</a>	<a href="#">Add Delegates</a>
Buy 2 properties this year cashflow positive 20% discounted	Joseph Bloggs	31/12/2010		<div><div></div></div> 0.00%	<a href="#">Edit</a>	<a href="#">Add Sub Step</a> <a href="#">Add Delegates</a>

## Event Manager: Joseph Bloggs Events

Events Calendar:    Display: All    Filter    Add Financial Event    Add Personal Event    Email Notification    Grid Edit

<u>What</u>	<u>Event</u>	<u>Date</u>	<u>Related Asset</u>	<u>Realted Liability</u>	<u>Company</u>	<u>Comment</u>	
Simon Bloggs	Birthday	22/09/2010	NA	NA	NA		<span>Edit</span>
Interest Contract Rollover	Mortgage Rollover	01/11/2010	62 Kawaha Point Road		ASB Bank		<span>Edit</span>
Interest Contract Rollover	Mortgage Rollover	10/11/2010	Waikato Street		ASB Bank		<span>Edit</span>
Interest Contract Rollover	Mortgage Rollover	17/11/2010	Todd st		ASB Bank		<span>Edit</span>
Interest Contract Rollover	Mortgage Rollover	31/03/2011	45 Propert Rd		ASB Bank		<span>Edit</span>
Wedding Anniversary	Anniversary	04/05/2011					<span>Edit</span>
Julie Bloggs	Birthday	15/07/2011	NA	NA	NA		<span>Edit</span>
Interest Contract Rollover	Mortgage Rollover	01/08/2011	Example Rental Property Analysis		ASB Bank		<span>Edit</span>
Home	Insurance Rollover	01/10/2011	Home		AMI Insurance		<span>Edit</span>
Interest Contract Rollover	Mortgage Rollover	01/06/2014	34 Forest Road		ASB Bank		<span>Edit</span>
Interest Contract Rollover	Mortgage Rollover	01/07/2015	1025 Great South Road		Kiwi Bank		<span>Edit</span>
Interest Contract Rollover	Mortgage Rollover	30/09/2015	13 Right Rd, Mangere		ASB Bank		<span>Edit</span>

## **Other Financial Tools to use with Life Online**

# Tax Calculator

2010/2011 Tax Calculator

2011/12 Tax Calculator

Budget Comparison (Dep. Impact)

2011/2012 Tax Comparison Tool

## 2011/2012 Tax Comparison Tool

Enter your income to calculate the impact of tax rate changes in New Zealand from the 2010 budget

### Tax Comparison

What is your taxable income?

### Old Tax Rates

Your previous tax liability:

0	to	14000	12.5 %	1,750
14001	to	48000	21 %	7,140
48001	to	70000	33 %	4,620
70001	and above	1000000	38 %	0
Total				13,510

### New Tax Rates

Your post budget tax liability:


0	to	14000	10.5 %	1,470
14001	to	48000	17.5 %	5,950
48001	to	70000	30 %	4,200
70001	and above	1000000	33 %	0
Total				11,620

### Summary

Pre 2010 Budget you paid this much in tax per year	13,510
Post 2010 Budget you will be paying this much in tax per year	11,620
Reduced Tax Obligation	1,890

# Mortgage Calculator

Mortgage Repayment Calculator

Amount of the mortgage (\$)	<input type="text" value="350000"/>
Interest Rate (% per annum)	<input type="text" value="7.0"/>
Loan Term (Year)	<input type="text" value="30"/>
Payment Frequency	<input type="text" value="Monthly"/> 
<input type="button" value="Next"/>	

Mortgage repayment calculator- Results

Annual Summary						
	Amount Borrowed	Term	Rate	Annual Total	Principal	Interest
Interest Only Loan	\$ 350,000	30 Years	7 %	\$ 24,500	-	\$ 24,500
Principal & Interest Loan	\$ 350,000	30 Years	7 %	\$ 27,943	\$ 3,443	\$ 24,500
Variance				\$ 3,443	\$ 3,443	
Monthly Summary						
	Amount Borrowed	Term	Rate	Monthly Total	Principal	Interest
Interest Only Loan	\$ 350,000	30 Years	7 %	\$ 2,042	-	\$ 2,042
Principal & Interest Loan	\$ 350,000	30 Years	7 %	\$ 2,329	\$ 287	\$ 2,042
Variance				\$ 287	\$ 287	
Weekly Summary						
	Amount Borrowed	Term	Rate	Weekly Total	Principal	Interest
Interest Only Loan	\$ 350,000	30 Years	7 %	\$ 471	-	\$ 471
Principal & Interest Loan	\$ 350,000	30 Years	7 %	\$ 537	\$ 66	\$ 471
Variance				\$ 66	\$ 66	

Amortization Table (Monthly Basis)

Payment Date	Total Amount	Interest	Principal	Balance
05/2011	2,329	2,042	287	349,713
06/2011	2,329	2,040	289	349,425
07/2011	2,329	2,038	290	349,134
08/2011	2,329	2,037	292	348,842
09/2011	2,329	2,035	294	348,549
10/2011	2,329	2,033	295	348,253
11/2011	2,329	2,031	297	347,956
12/2011	2,329	2,030	299	347,657
01/2012	2,329	2,028	301	347,357
02/2012	2,329	2,026	302	347,055
03/2012	2,329	2,024	304	346,751
04/2012	2,329	2,023	306	346,445
05/2012	2,329	2,021	308	346,137
06/2012	2,329	2,019	309	345,828
07/2012	2,329	2,017	311	345,516
08/2012	2,329	2,016	313	345,203
09/2012	2,329	2,014	315	344,888
10/2012	2,329	2,012	317	344,572
11/2012	2,329	2,010	319	344,253
12/2012	2,329	2,008	320	343,933