

Get the answers – Sleep Easy



“Should you do it or not?”

What’s the burning financial question that keeps you awake at night?

When a financial opportunity presents itself – sometimes you just need help to ensure you make the right decision.

Bring your question to Rise Financial. We’ll project the results of your current strategy compared with the alternate strategy you are considering to help you understand the likely impact of your decision.

Get the Answers, sleep easy and Rise Financial!

what if... strategy analysis

Should I or Shouldn't I?

When implementing your financial plan – opportunities will come up that promise great results.

It's sometimes hard to decide whether to take action or stick with your current strategy. There will be times that you need help to make the right decision for your situation.

Classic Dilemmas

At Rise Financial we can help you sort through the pros and cons of your impending decision. These are the kinds of dilemmas our clients bring to us:

Borrowing Money to Purchase an Investment Property or Managed Fund

Examine the impact of a new mortgage on your lifestyle and the income impacts in the short and long terms of the investment property or managed fund investment.

Re-mortgaging for Home Renovations

If you do a home extension or renovation, what would be the asset and the spending impact and how much longer would it take to pay off the mortgage?

PSS/CSS Superannuation Options

We can help you decide whether to stay with PSS/CSS or move to a private fund. We'll run a projection showing you what the future looks like maintaining your current fund and help you understand the implications of changing on your retirement spending capacity, cash flow and debt repayment.

Sacrificing Salary to Superannuation

What would happen to your tax, current and future incomes if you sacrificed some salary to increase your super contributions?

Renting Versus Home Ownership

If you purchase a home rather than renting, will you still be able to afford to go out on the weekend and have your annual holidays?

Saving Rather Than Spending – Lifestyle Impacts

Sometimes it's just about looking at what happens to your cash flow and wealth creation if you decide to spend less and save more into a managed fund or superannuation.

Moving Forward to Financial Independence

In most cases once you make one change many more opportunities will present themselves. You may like to progress to the Rise Financial 'Strategic Financial Plan' to compare the many other options available to you.

More Information

If you'd like more information on Rise Financial, our fee-for-service approach or any of our individual products, please phone the office or check out our website.

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Service Flowchart (costs inc. GST)

Initial Service
Financial Check Up **\$275**

Additional Initial Services

Salary Packaging Advice
further \$55 = total **\$330**

Personal Insurance Analysis
further \$55 = total **\$330**

Financial Projection
further \$275 = total **\$550**

What if ... Strategy Analysis
further \$550 = total **\$825**

Strategic Financial Plan
further \$2,200 = total **\$2,475 (minimum)**

Ongoing Wealth Management

“Beginning” Service
<\$100k **\$1,650pa**

“Established” Service
\$100k – \$500k **\$3,300pa**

“Mature” Service
\$500k – \$1M **\$4,950pa**

“Advanced” Service
>\$1M **\$6,600pa (minimum)**

