

OPTiMO *financial* Pathfinder Modelling Options

Optimo Pathfinder is online strategy development software where you can model and compare strategies yourself. If your case is outside the scope of Pathfinder, you can submit the case to our Strategy Development Service (SDS) and we can do the modelling for you.

Individuals

Options for individuals include:

- A single person or a couple
- Children can be included for estimating the Family Tax Benefit (FTB parts A and B)

Assets

Asset Type	Modelling options in Pathfinder	Can only be modelled in the SDS
Family home	<ul style="list-style-type: none"> • Keep or sell an existing family home • Buy a new family home 	Convert home to investment property (and vice versa) - a workaround is available online.
Investment property	<ul style="list-style-type: none"> • Keep or sell an existing investment property • Buy a new investment property 	
Cash account	<ul style="list-style-type: none"> • Keep a cash reserve 	
Fixed Interest	<ul style="list-style-type: none"> • Keep an existing Fixed Interest asset • Purchase a Term Deposit or Australian Bond as a one-off or over multiple years 	
Shares/managed fund	<ul style="list-style-type: none"> • Keep, sell or buy shares/managed funds • Control balance and/or deposits 	<ul style="list-style-type: none"> • Geared shares
Insurance bonds	<ul style="list-style-type: none"> • Specify required deposits/withdrawals 	
Lifestyle Assets	<ul style="list-style-type: none"> • Used for estimating Age Pension payments 	
Annuities	<ul style="list-style-type: none"> • Keep an existing annuity • Purchase a new annuity 	<ul style="list-style-type: none"> • Jointly owned annuities

Liabilities

Liability type	Modelling options in Pathfinder	Can only be modelled in the SDS
Secured loans	<ul style="list-style-type: none"> • Loans financing investment properties and family homes (including if secured by another asset) • Offset accounts • Control repayments, pay off loan early 	<ul style="list-style-type: none"> • Geared shares • Lines of credit • Refinance a loan
Unsecured Loans	<ul style="list-style-type: none"> • Existing unsecured loans only • Control repayments, pay off early 	<ul style="list-style-type: none"> • Take out a new personal loan • Refinance a personal loan
HELP/HECS debts	<ul style="list-style-type: none"> • Existing and future debts • Control repayments, pay off early 	

Superannuation funds

Option	Modelling options in Pathfinder	Can only be modelled in the SDS
Retail and industry super funds	<ul style="list-style-type: none"> • Rollover, keep minimum balance • Open a new super account • Change investment options, keep investment options in a ratio 	<ul style="list-style-type: none"> • Unusual pensions (e.g. reversionary pensions, defined benefit) • Complex investment controls
Self-managed Super Funds (SMSFs)	<ul style="list-style-type: none"> • Start a new SMSF/Close SMSF • One or two members 	<ul style="list-style-type: none"> • Loans on shares/managed funds • Three or four members

- Investments: Cash, shares/managed funds, fixed interest, properties and their mortgages
- Complex control of assets

Voluntary Super Contributions and Retirement

Option	Modelling options in Pathfinder
Super contributions	<ul style="list-style-type: none"> • Control or optimise voluntary pre-tax and after-tax contributions. • Set a non-default super guarantee • Spouse super splitting can be included or excluded • Super guarantee, Low income superannuation tax offset (LISTO), spouse super contributions and co-contribution are calculated and optimised automatically
TRIS	<ul style="list-style-type: none"> • Include or exclude a transition to retirement income stream for an individual
Account based pension	<ul style="list-style-type: none"> • Determine rollovers and withdrawals to meet expenses
Government Age Pension	<ul style="list-style-type: none"> • Can choose to include or exclude Age Pension payment estimates

Cash flows

Option	Modelling options in Pathfinder
Life insurance premiums*	<ul style="list-style-type: none"> • Life/TPD, Income protection, Trauma • Keep, open, close • Pay directly or pay from super • Increase premiums year-by-year
Income	<ul style="list-style-type: none"> • Stop or change value year-by-year • Estimate tax offsets/rebates
Expenses	<ul style="list-style-type: none"> • Stop or change value year-by-year • Pay directly or pay from super • Pathfinder will put aside funds for future expenses

*Optimo Financial does not include research for insurance recommendations or adequacy of insurance cover in either Optimo Pathfinder or the SDS.

Other analysis options

Option	Modelling options in Pathfinder	Can only be modelled in the SDS
Length of projection	<ul style="list-style-type: none"> • Can choose between 10 and 20 years • Analysis starts 1 July of financial year 	<ul style="list-style-type: none"> • Projections for more than 20 years • Mid-year start dates
Compare scenarios	<ul style="list-style-type: none"> • Compare outcomes from different scenarios 	
Assumptions for returns & fees	<ul style="list-style-type: none"> • Optimo has defaults which can mostly be overridden in each case (contact us to set up custom assumptions) 	
Results	<ul style="list-style-type: none"> • Summary reports, action items, charts, detailed report tables, comparison charts • Strategy paper and SOA with Optimo default template (contact us for custom templates) 	<ul style="list-style-type: none"> • Customised results beyond the scope of Optimo Pathfinder are available on request

Items only available in the Strategy Development Service (SDS)

- Entities: Trusts and Companies
- Aged Care
- Reverse mortgages

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