



## BUILDING WEALTH TAX EFFECTIVELY

**Invest in a Timbercorp Project for long term wealth creation and reinvest the tax savings in an additional investment for further portfolio growth.**



### CASE STUDY - DAVE

Dave's annual income	\$90,000
Current savings	\$5,000
Monthly surplus income	\$1,000

#### STRATEGY

- Set aside \$2,000 in a CMT as an emergency account
- Invest \$30,000 in a Timbercorp Agribusiness Project
- Fund investment through Timbercorp Finance using \$3,000 as a deposit on a 5 year principal and interest loan
- Fund loan repayments (\$577 p/m) with monthly surplus income
- Use the tax and GST refunds from the investment to invest in an Australian share portfolio

#### OUTCOME

Dave now:

- Has established a diversified portfolio worth \$41,318
- Has an emergency fund of \$2,000
- Has a comfortable level of gearing which is 100% deductible

	WITHOUT Timbercorp Project	WITH Timbercorp Project
Savings available to invest	\$3,000	\$3,000
Timbercorp Investment Loan		\$27,000
<b>Total amount available to invest</b>	<b>\$3,000</b>	<b>\$30,000</b>
Total Timbercorp Investment		\$30,000
GST on Timbercorp investment		\$2,727
<b>Timbercorp investment (ex GST)</b>		<b>\$27,273</b>
GST refund from Timbercorp Project		\$2,727
Personal tax savings from Timbercorp Project		\$10,091
<b>Amount available to invest in Shares</b>		<b>\$12,818</b>
<b>INVESTMENT PORTFOLIO</b>	<b>\$3,000</b>	<b>\$40,091</b>

#### Important Notice

The information in this document:

- is based on the laws applicable at the time of publication, which are subject to change;
- is hypothetical and is intended as a guide only;
- is not, and should not be relied upon as legal, investment or taxation advice;
- does not take into account your individual financial circumstances, investment needs or objectives.

You should consult your lawyer, accountant or financial adviser before making any investment decision.

Neither Timbercorp Securities, its directors, employees, agents representatives or associated entities accept any liability for any action taken by any person in reliance upon the whole or any part of this document or for any errors or omissions contained in it and hereby disclaim to the fullest extent permitted by law all liability for any loss whatsoever arising from any use of this document or its content.

Persons may only invest in a Timbercorp agribusiness project (Project) by making an application on the Application Form attached to or accompanying the Product Disclosure Statement (PDS) issued in relation to the Project. During the offer period you may obtain the PDS in relation to a Project by calling 1800 628 188 or downloading it from our website [www.timbercorp.com.au](http://www.timbercorp.com.au)

Timbercorp Securities Limited (ABN 12 092 311 469) (AFSL No 235653).