

Your guide to becoming

Mortgage Free.



Newbridge
FINANCIAL SERVICES

Did you know?



Find out how you can
be part of the other 15% >



Are you in the perfect financial storm?

Limited funds to enjoy life

Fighting with your spouse

30 year mortgage

No cash reserves

Never ending credit card debt



If you're like most Australian's your bank account probably looks something like this:

THE PROBLEM WITH THIS IS:

- Confusing & difficult to understand
- Hard to keep track of your spending
- Unclear if you are getting ahead financially

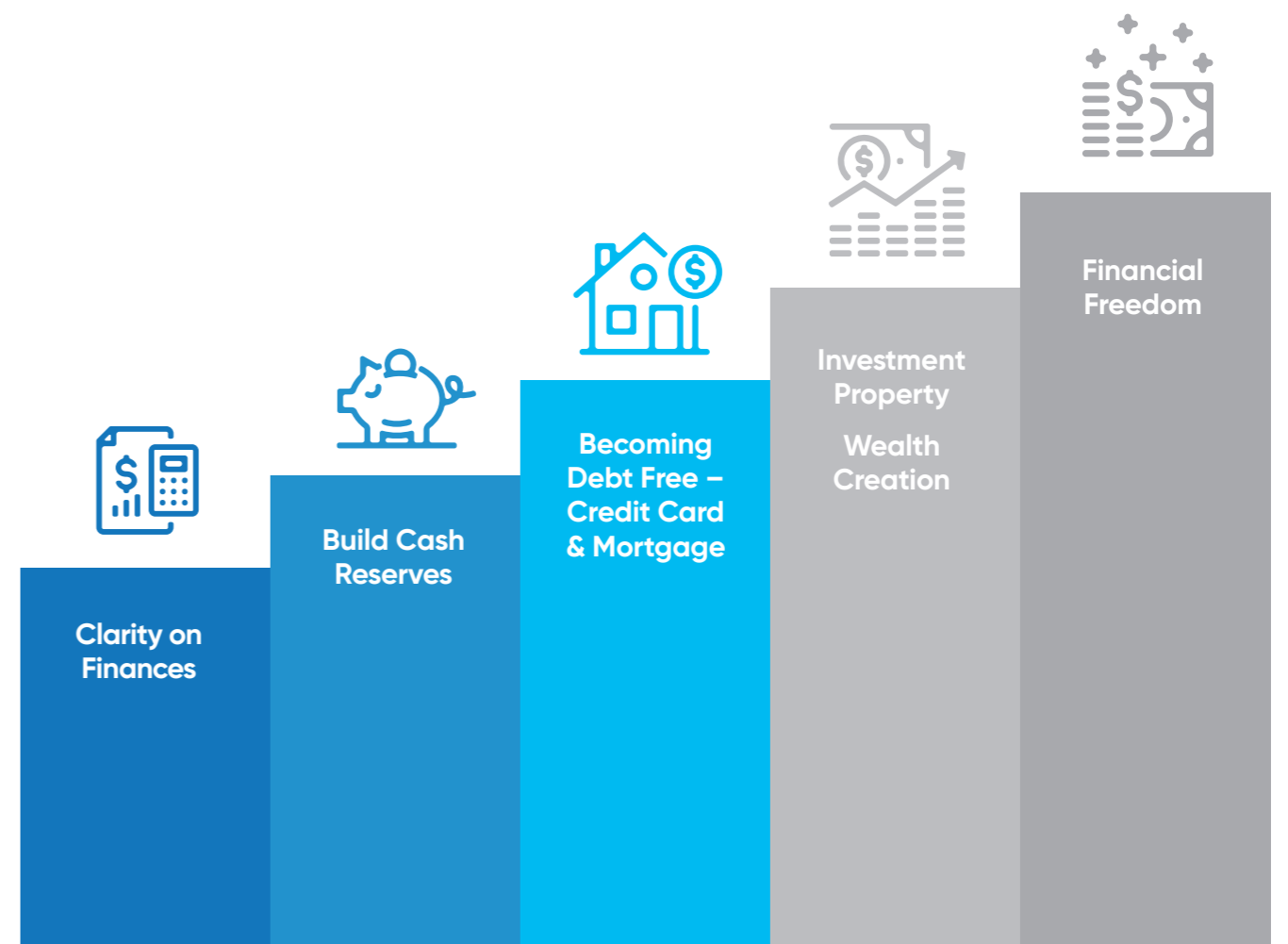


The new way >



Mortgage Free PROGRAM

Laying your financial foundations



Mortgage Free PROGRAM

How it
works:

1

Clarity on
finances

2

Start laying
your financial
foundations

3

Setting
up your
accounts

4

Automate
payments

5

Review
progress



1 Get clarity on current finances

Our team assist you in completing a detailed and itemised budget so you can see specifically how much you're spending in each itemised area.



Budget Planner

| Category | Amount | Frequency |
|------------------------|--------|-----------|
| Home & Utilities | \$0 | |
| Mortgage & rent | \$ | MONTHLY |
| Body corporate fees | \$ | MONTHLY |
| Council rates | \$ | MONTHLY |
| Furniture & appliances | \$ | MONTHLY |
| Electricity | \$ | MONTHLY |
| Gas | \$ | MONTHLY |
| Water | \$ | MONTHLY |
| Internet | \$ | MONTHLY |
| Pay TV | \$ | MONTHLY |
| Home phone & mobile | \$ | MONTHLY |

SUMMARY

Show Results: MONTHLY

Income

- Wages: \$0000
- Investments: \$0000
- Assets: \$0000
- Total Income: \$0000**

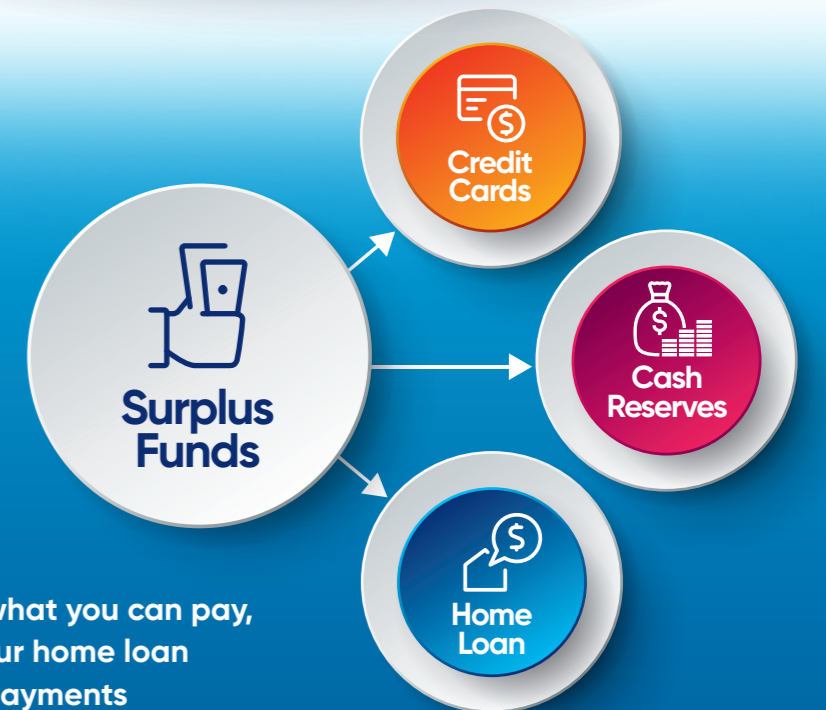
Outgoings

2 Laying your financial foundations



Review your spending, so you can:

- ➔ Identify where you can save and cut back
- ➔ Direct your surplus funds



Based on the example below of what you can pay, you can save over 10 years on your home loan with just \$120 a week in extra repayments

Repayments Calculator:

LOAN AMOUNT:

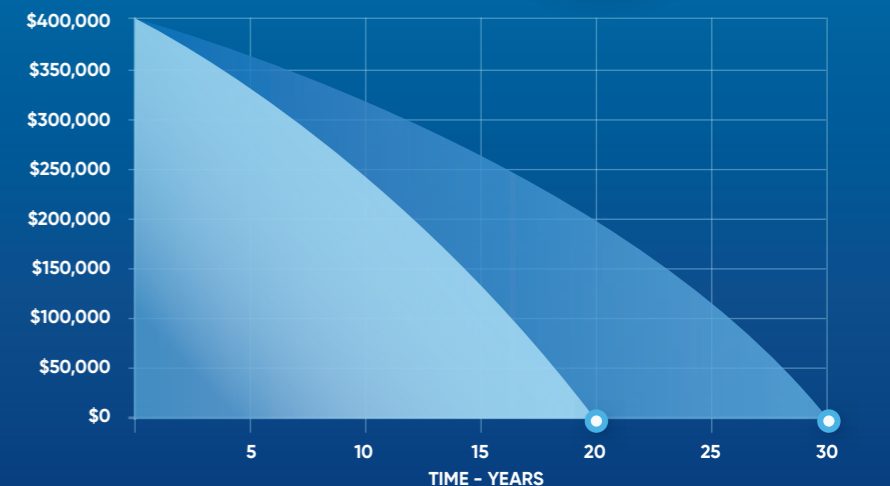
LOAN TERM:

INTEREST RATE:

EXTRA REPAYMENTS:

REPAYMENT FREQUENCY:

EXTRA REPAYMENT:



YOUR APPROXIMATE REPAYMENTS WOULD BE: **\$560** (Weekly)

TOTAL REPAYMENTS: **\$579,869**
(\$180,429 total interest paid)

EXTRA REPAYMENTS: Total Saving **\$109,593** | Years Saved **10.1**

Based on 4% interest per annum and loan term of 30 years

3 Set-up your accounts



4

Automate payments

Funds Transfer

AMOUNT:
\$250.00

Description on your statement:
Everyday Living

WHEN:
Now Later Set up regular payments

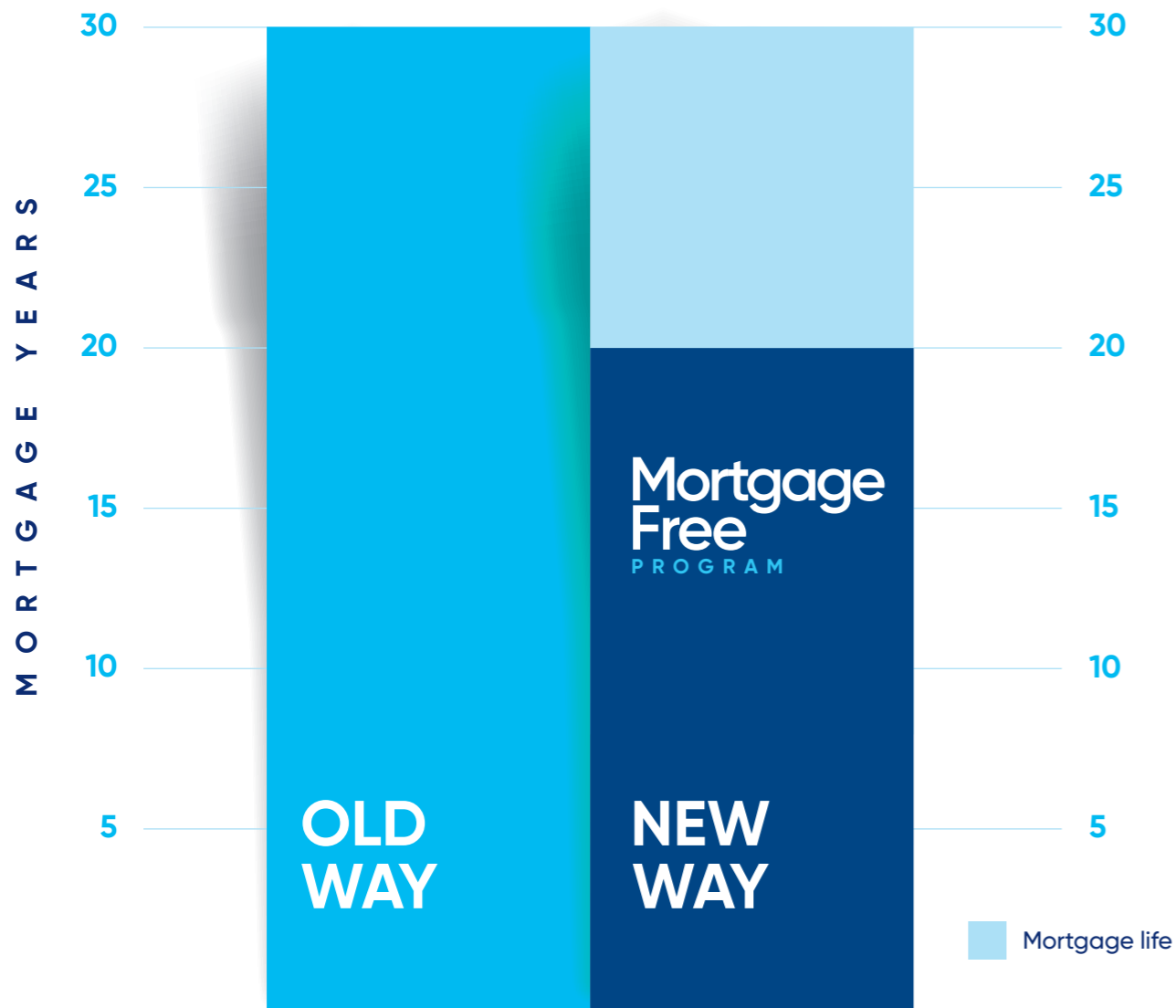
Weekly

START: 1/12/2020 END: Never



5 Review progress

What could you do with an extra 10 years mortgage free?



If you don't do it - what will it mean for your retirement?

Extra money you could be using for retirement + investments, living life and travel - you get to choose!



What our clients say:

"Richard was extremely helpful in assisting my husband and I to organise our accounts and spending. We have separate financial advisors and have done so for a long time. Their role is predominantly to advise us on our "bigger picture", investments and superannuation, however, they have never really assisted us with day to day organisation which is where we were falling down. Richard comprehensively assessed our situation, shopped around for a more competitive home loan, organised all our paperwork, accounts and transfers. He did this in a timely, efficient manner, organising face to face meetings to explain everything to us and phone calls and emails when we couldn't make these meetings. He helped us with our budget and then to organise and create four separate accounts: Home loan, Bills, Travel and Day to Day spending. We worked out how much we would require for each account every fortnight and organised direct transfers into each account from our fortnightly pays. This has kept us organised, aware and accountable for our spending and has worked very well for us. We only wish we had done this a long time ago. He also follows up with regular check ups to see how we are travelling and if we require any adjustments. We would highly recommend Richard and his colleagues who have greatly assisted us."

Andrew & Sarah

"Richard Jefferies has provided us a great input into our financial planning & management. Richard's advise of completing a budget followed by account set up based on that budget, has helped us gain insights of our own spending pattern & divert funds in a way that it can work for us really. We found that the advise provided was very valuable and the blue-print is working well for us. We have known Richard since 2012 and his expertise & professionalism has been one of the key driver for our financial decisions."

Prakash & Lakshmi

Newbridge
FINANCIAL SERVICES

**Mortgage
Free**
PROGRAM

For more information:

Call us today
1300 54 66 36

Visit
www.nbfs.com.au

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Credit Representative 497442 is authorised under Australian Credit Licence 389328

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