

# OPTiMO Pathfinder Modelling

## financial 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"> <li>• Keep or sell an existing family home</li> <li>• Buy a new family home</li> </ul>	<ul style="list-style-type: none"> <li>• Convert home to an investment property</li> </ul>
Investment property	<ul style="list-style-type: none"> <li>• Keep or sell an existing investment property</li> <li>• Buy a new investment property</li> </ul>	<ul style="list-style-type: none"> <li>• Convert investment property to a family home</li> </ul>
Cash account	<ul style="list-style-type: none"> <li>• Keep a cash reserve</li> </ul>	
Shares/managed fund	<ul style="list-style-type: none"> <li>• Keep, sell or buy shares/managed funds</li> <li>• Control balance and/or deposits</li> </ul>	<ul style="list-style-type: none"> <li>• Geared shares</li> </ul>
Insurance bonds	<ul style="list-style-type: none"> <li>• Specify required deposits/withdrawals</li> </ul>	
Lifestyle Assets	<ul style="list-style-type: none"> <li>• Used for estimating Age Pension payments</li> </ul>	

### LIABILITIES

Liability type	Modelling options in Pathfinder	Can only be modelled in the SDS
Secured loans	<ul style="list-style-type: none"> <li>• Secured loans on investment properties and family homes</li> <li>• Offset accounts</li> <li>• Control repayments, pay off loan early</li> </ul>	<ul style="list-style-type: none"> <li>• Geared shares</li> <li>• Home equity loans</li> <li>• Refinance a loan</li> </ul>
Unsecured Loans	<ul style="list-style-type: none"> <li>• Existing unsecured loans only</li> <li>• Control repayments, pay off early</li> </ul>	<ul style="list-style-type: none"> <li>• Take out a new personal loan</li> <li>• Refinance a personal loan</li> </ul>
HELP/HECS debts	<ul style="list-style-type: none"> <li>• Existing and future debts</li> <li>• Control repayments, pay off early</li> </ul>	

### 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"> <li>• Rollover, keep minimum balance</li> <li>• Open a new super account</li> <li>• Change investment options, keep investment options in a ratio.</li> </ul>	<ul style="list-style-type: none"> <li>• Complex control of investment options (beyond setting ratios)</li> </ul>
Self-managed Super Funds (SMSFs) <b>BETA phase only</b>	<ul style="list-style-type: none"> <li>• Start a new SMSF/Close SMSF</li> <li>• One or two members</li> <li>• Investments: Cash, shares/managed fund</li> <li>• Keeping investments in a ratio</li> </ul>	<ul style="list-style-type: none"> <li>• Properties or Loans in SMSF</li> <li>• Three or four members</li> <li>• Complex control of assets</li> </ul>

### Contact Optimo Financial

info@optimofinancial.com.au  
www.optimofinancial.com.au  
02 8622 2296

PO Box 931, Crows Nest NSW 1585  
Level 2, 10-12 Clarke St, Crows Nest NSW 2065

### VOLUNTARY SUPER CONTRIBUTIONS AND RETIREMENT

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

### CASH FLOWS

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

\*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"> <li>Can choose between 10 and 20 years</li> </ul>	<ul style="list-style-type: none"> <li>Projections for more than 20 years</li> </ul>
Compare scenarios	<ul style="list-style-type: none"> <li>Compare outcomes from different scenarios.</li> </ul>	
Assumptions for returns & fees	<ul style="list-style-type: none"> <li>Optimo has defaults which can mostly be overridden in each case (contact us to set up custom assumptions)</li> </ul>	
Results	<ul style="list-style-type: none"> <li>Summary text reports, action items, charts, detailed report tables</li> <li>Strategy paper and SOA with Optimo default template (contact us for custom templates)</li> </ul>	<ul style="list-style-type: none"> <li>Customised results beyond the scope of Optimo Pathfinder are available on request</li> </ul>

### ITEMS ONLY AVAILABLE IN THE STRATEGY DEVELOPMENT SERVICE (SDS)

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

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