

Individuals



- ✓ **Investments**
- ✓ **Capital Gains & Losses**
- ✓ **Rental Statements**
- ✓ **Work-Related Expense Schedules**
- ✓ **Negative Gearing**
- ✓ **Salary Sacrifice**
- ✓ **Assets Protection**
- ✓ **Estate Planning**
- ✓ **Cash Flow Budgeting & Forecasting**
- ✓ **Wealth Creation Strategies**
- ✓ **Retirement Planning**
- ✓ **Risk Management**

With IAG you will learn how to convert non-tax deductible debt into tax deductible debt, and other tax effective strategies that will ensure you only pay the minimum tax required by the ATO. Our in-depth understanding of law allows us to create a comprehensive taxation plan, integrating your business and personal tax needs to achieve the greatest benefit.

Is your superannuation working to provide you with the retirement you desire?

Superannuation is an investment in your future financial stability and while retirement may seem a while off, investing wisely now will help guarantee a comfortable retirement. IAG can facilitate with a range of personal superannuation strategies, including the establishment and ongoing administration of self-managed superannuation funds. Upon retirement, we can also create a tax effective retirement income strategy that takes into account income from your capital investments and social security benefits, tailored to your individual needs.

Are you and your family insured against unforeseen circumstances?

If something happened that meant you could no longer work, could you and your family continue to enjoy your current lifestyle? Would all your financial goals and progress to date come undone if your ability to service your debts ceased? Protecting against life's uncertainties is an integral part of a sound financial plan. IAG has a long standing affiliation with Empire Financial Group (www.efg.net.au) and working together with the experienced advisers there, will facilitate the risk management process for you.

Are your loved ones protected should anything happen to you?

Estate planning is an important consideration; having your affairs in order should anything happen to you will reduce worry for your spouse and dependants and ensure your assets are divided as you wish. IAG can facilitate with all aspects of estate planning including Will preparation, the appointment of an executor, determining whether a power of attorney is required and the establishment of discretionary trusts.