

# Investing for Your Future

An investment in the Willmott Forests Premium Forestry Blend - 2010 Project offers long term wealth creation, giving you the opportunity to grow your savings for retirement.



## Case study

Elizabeth (aged 56)

Annual income

**\$180,000**

Elizabeth has been contributing the maximum amount allowable for the past few years to her superannuation fund to allow her a comfortable retirement. With changes to the concessional limits the maximum she can contribute has been reduced from \$100,000 to \$50,000 this financial year.

With a reduction by half of the previous year in the concessional contribution limits, it is now more important than ever to put in place a plan to increase your investment portfolio to allow a comfortable living in retirement. By using an efficient strategy this can be achieved in a few simple steps, without changing your retirement savings. A forestry investment allows you to create wealth tax effectively whilst enhancing your investment portfolio.

## STRATEGY

- Elizabeth invests \$50,000 in the Willmott Forests Premium Forestry Blend - 2010 Project;
- Forestry investment funded through Willmott Finance on a 12 month interest free loan; and
- Invest \$50,000 into her superannuation fund.

## OUTCOME

Elizabeth has:

- Diversified her investment portfolio and started a plan to meet her retirement goals;
- Projected multiple income streams from the forestry investment;
- Superannuation savings that have increased by \$42,500 (after contributions tax),
- A tax refund of \$19,750, which can be utilised to further diversify her investment portfolio; and
- A total amount available to be invested of \$112,250 (after allowances for taxation).

	<b>WITHOUT Forestry Investment</b>	<b>WITH Forestry Investment</b>
Annual income	\$180,000	\$180,000
Forestry investment		(\$ 50,000)
<b>Taxable income</b>	<b>\$180,000</b>	<b>\$130,000</b>
Tax on taxable income	\$ 55,850	\$ 36,850
Medicare Levy	\$ 2,700	\$ 1,950
After tax income	\$121,450	\$141,200
<b>Personal tax savings from Forestry investment</b>		<b>\$ 19,750</b>



**Willmott Forests**

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