



Sandringham Wealth



THE ROCK-SOLID WEALTH PLAN

9 Closely Guarded Tactics that Accelerate Wealth and Financial Independence for Time Poor Senior Executives and Professionals in Mining & Mining Services.



JONO MANNION



Hi, I'm **Jono Mannion** and I specialise in working with **time poor senior executives and professionals in mining & mining services** who are earning good income but still finding it hard to get ahead at the rate that they had envisaged. These people are looking for ways to accelerate their wealth and create real financial independence.

Let's face it, very few words have the power to incite emotions like the word 'MONEY' does. In fact, when I first meet my clients, they are often feeling stressed about their money and finding it difficult to juggle all the responsibilities of managing their financial affairs (on top of all their work, family and lifestyle commitments).

They're usually earning really solid incomes, but so far don't feel like they have enough to show for it. They aren't really sure where all their money goes and cash flow feels 'tighter' than it's ever been. They're almost always looking for a more strategic way forward and want to know they've made the best use of the opportunities they have had in front of them (rather than a sense of 'financial regret'). They often feel frustration because they don't have the TIME to focus on their finances and give it the attention that it deserves. They want ideas and strategies that will give them the lifestyle they've been working so hard for, so they can look back with a sense of achievement – knowing they've done all they can financially for themselves and their families.

In my role as a professional financial adviser, I help them make smart financial decisions that provide a sense of clarity, certainty and that feeling of being financially 'bullet proof'. I also show them strategies to maximise their cash flow, minimise their tax, create wealth, reduce the financial stress in their lives and invest with purpose – while at the same time protecting their most important financial assets and loved ones.

Ultimately, I help them achieve independent wealth as fast as possible without taking undue risk, so they have that elusive feeling of being **financially rock solid**.

If that resonates with you, this guide will help...



If you don't have a Rock-Solid Wealth Plan, a few negative things happen...

You end up feeling frustrated because you think you should be making more progress financially.

Not only that, cash flow is always tighter than it should be, and you can't quite put your finger on where all your income is going and why you don't have more surplus cash. Sure, you're doing ok..., but there's always that nagging feeling that there could be more. But with everything going on – it's hard to know where to start or where to get a professional 'second opinion'.

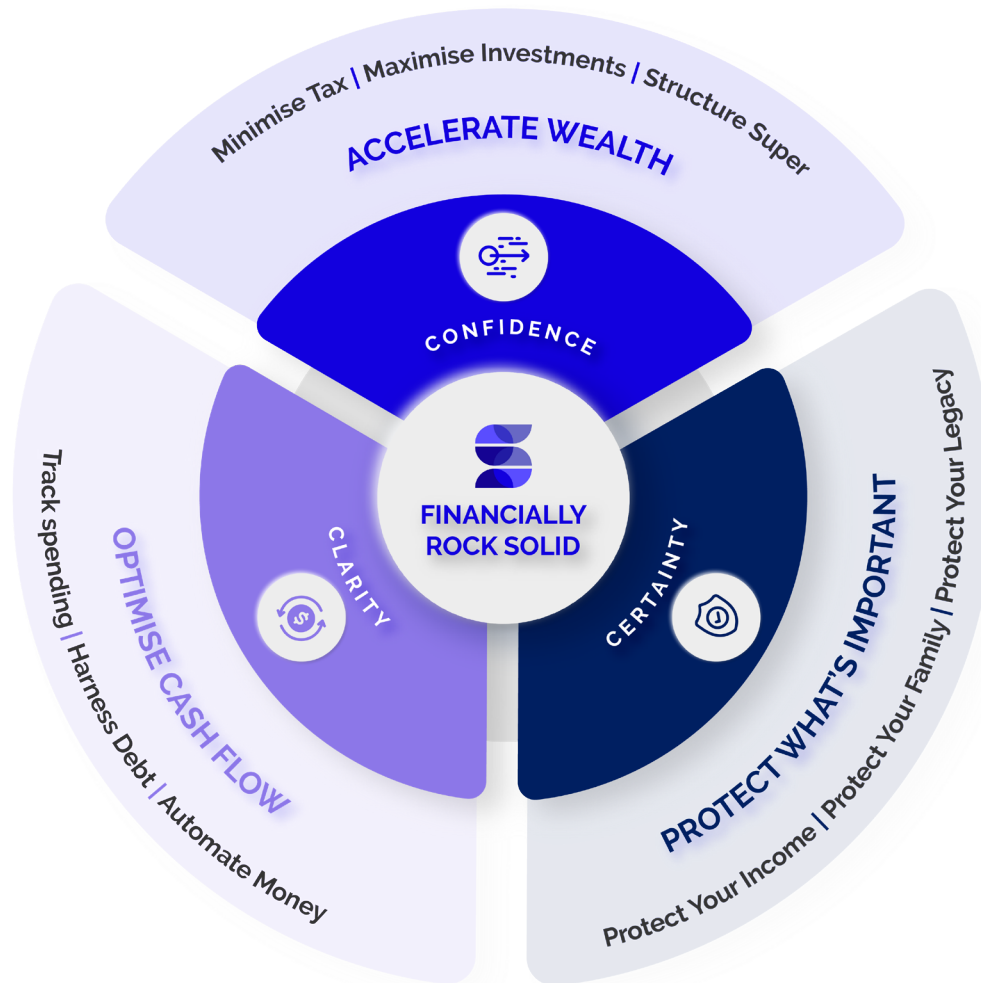
Instead of being able to do all the things you want without thinking twice and having an abundance mindset, you end up feeling that you don't really have enough to show for the work you do, the hours you put in and the pressure you thrive under.

The fear is that you end up not providing the life you wanted for you and your family or that you'll end up having to work harder for more years to get to where you want to be financially.

The **Rock-Solid Wealth Plan** is a **9-point framework** for optimising your cash flow, accelerating your wealth and protecting what's important.



THE ROCK-SOLID WEALTH WHEEL



Today I'd like to focus on the **Optimise Your Cash Flow** pillar and how to manage your hard-earned money in a way that will help you control, focus and get the most out of it.

People who follow the Rock-Solid Wealth Plan live with the peace of mind knowing that they are doing everything they can to ensure they are making the most of their money, avoiding stress & regret and take the required steps to attain financial independence.

In fact, financial success becomes 'the norm'...

Here are 3 key principles of **Optimising Your Cash Flow**:



Track your spending

Why track spending?

Tracking your spending means taking back control of your money so that you are able to make better quality decisions around what happens with it. Your ability to earn an income and the way you choose to allocate your funds is critical to your financial success or failure. You need to be aware so that you can make adjustments and navigate where necessary.

Why is it Important?

You work so hard, for so many years, that you want to make sure you get the most out of your income for you and your family. There is complexity to deal with for people in this situation and it can be difficult to track the flow of money - where it is coming from and where it is going to. Although most senior executives and those in the mining game earn exceptional incomes, one of the biggest issues that I see consistently is confusion around the way their day-to-day cash flow is managed. There seems to be definite a lack of control.



What to do:

You need to determine which of these three key areas your cash flow falls into:

1. **HAVE to spend** – the important day to day stuff. Bills, debts, living expenses, tax etc. - the things you can't avoid.
2. **WANT to spend** – the good/fun stuff. This is a big part of the reason you go to work and earn your money. Holidays, cars, lifestyle, toys. The things that make you smile.
3. **FUNDING your future** – the planning and preparation for a retirement without limits. Mature, responsible you – things that add to your investment portfolio and build your asset value.

We call this the **HWF Cash Flow Method**. It's about being strategic with allocating your cash across these three areas.

When you have this set up you gain control over your money and ensure that it is structured in a way that takes care of all of these needs and pays attention to not only your immediate needs, but also your short, medium and long term needs as well.

Here is a Tip

Work out where to spend your money before it actually arrives. When it arrives, every fortnight or every month, it's so much simpler because you're already ahead of the game. Too many people who earn high incomes fail to plan ahead when it comes to money and therefore get caught out or tend to overspend...



Harness your DEBT.

What does it mean?

Debt allows you to buy today what you don't yet have money for. Your mortgages, loans and credit cards are all tools, but they need to be used efficiently to make sure you're getting the most out of them. There is a reason that the banks and financial institutions are so 'generous' with their offers of credit and debt...

What's the challenge?

The challenge is trying to make sense of all of your options:

- Should I change the type of debt or simply get rid of it?
- Do I change the repayment type or frequency?
- Can I save money on interest?
- Am I leveraging my assets to create wealth?
- Are my loans set up 'tax effectively' and am I maximising opportunities available?

With the right debt plan, changes and strategic thinking can allow you to extract more return, lower costs, less interest or more flexibility and feed more money back into the budget you have just created.

What to consider here:

Ask yourself if your debt is working for you, or if you are working for your debt? Choose the date at which you want your debt fully repaid. Set up a structured repayment plan, make an active choice and don't leave it up to the bank.

Check your mortgage interest rates on your online banking – does the % rate start with a 1 or a 2 (if no, you're paying too much)? Consolidate your high interest/high fees loans and various cards and reduce interest costs.

Think about this...

A home loan is often a 25 year+ relationship with the bank. Small changes in rates and repayments over time can save you tens of thousands of dollars in interest and see your loans gone years sooner.

Something as simple as doubling your first loan repayment each year can save you a 'small fortune'.

Your choice is simply giving extra interest to the bank or spending it on your family. Choose wisely.



AUTOMATE your money.

What it is?

Automating your money takes the pain, hassle and the time out of managing your day-to-day cash flow. It allows you to use the technology that is already accessible to be smarter and more disciplined with how your cash flow works.

The issue here:

Let's face it, managing money each month is a pain. It's relentless. It requires discipline, headspace and willpower.

You already know that the value lies not in just having a strategy, but in executing it – in actually doing the things you need to do. You don't always have the time or patience to manually transfer money to the right places month after month... and once that slips, so do your gains (and your enthusiasm).

How is this done?

With your budget in hand and your debts under control, sit down with a piece of paper or your chosen piece of software and map it out step by step:

- How much money is needed in each account? (remember HWF Cash Flow Method)
- When does it need to get there to reduce your costs and increase your benefits?
- What is the most efficient way to get it to the right place at the right time?

Now that you know how much, when and where your money needs to be, spend half an hour or so to lock it all in place. Use your automatic debit and transfer functionality to pre-set regular expenses. Set it all up once and it'll pay dividends month after month, year after year, saving you hours.

With this automation in place, the time spent managing your money now is reduced to perhaps 5-10 minutes per month, just checking your beautifully designed system is working according to plan.

Did you know?

You already have all the tools you need to automate your budget in your pocket? It's all right there on your mobile phone. It'll save you time, save you money and lock in your success. The biggest thing to remember is to use the technology available, but also keep it simple.



WHY AM I TALKING ABOUT THIS...?

Every day I see people frustrated that they don't have enough to show for their hard work.

Despite earning great incomes, they aren't quite sure where it all goes. Cash flow feels tighter than it should. Debts don't seem to be coming down quickly enough. There's that nagging doubt that they could be doing something better. They wonder if they can afford to take the family on a great holiday or buy the car they want.

They find it confronting to ask for guidance or advice because often they are the person others look to for the answers.

It's not just you. These issues are consistent whether you earn \$100,000 a year or \$500,000 a year. It is amazing how quickly and simply these problems can be solved with the right experience and know-how.

The Rock-Solid Wealth Plan™

At the start of this guide, you saw a framework which showed you how Optimising Your Cash Flow fits into **The Rock-Solid Wealth Plan™**



What do I do now...?

If you want to get clarity and create certainty around your financial future - with a strategic and well-planned approach - once and for all (stop thinking about it and start taking action), you need to install the entire 9 steps of **The Rock-Solid Wealth Plan™** into the way you structure your finances.



YOUR NEXT STEP

The next step is simple. Join me for a 1 on 1 **Rock-Solid Wealth™** strategy session and explore the opportunities available to you.

It's the same 90-minute session that I walk my clients through when we set up their plans, set out their financial strategy, protect what's most important to them, find the right investments and superannuation fund and start to map out their long-term retirement strategy.

Short, sharp, valuable. 90-minutes focused on YOU and your wealth journey to get you back on track.

I designed it specifically for people like you who want to feel like their hard work is paying off, who would like to fast-track their wealth creation process, take advantage of all the rules and tax advantages available and finally have a plan of action so they have the choice to do the things they love in their life and feel financially Rock Solid!

I invite you to book your session by clicking the button below

[Click Here to Book Your Session Now](#)

Alternatively, you could call our office on **0422 691 769** or book a session by emailing us: **jm@sandringhamwealth.com.au**

I look forward to helping you with your wealth action plan soon.





Sandringham Wealth

e: jm@sandringhamwealth.com.au

t: 0422 691 769

a: 36 Kemp St, The Junction, NSW 2291

w: www.sandringhamwealth.com.au

Sandringham Wealth Pty Ltd | ABN 79 630 545 489

Authorised Representative: 1004643

Sandringham Wealth Pty Ltd Corporate Authorised Representative 1273671

Crown Wealth Group Pty Ltd | AFSL 494 274 | ABN :22 603 037 510

Level 11, 338 Pitt Street, Sydney NSW 2000

1300 722 174

<https://www.crownwealthgroup.com.au>

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