



CHARTERED ACCOUNTANTS  
AND FINANCIAL SERVICES

## FINANCIAL PLANNING

### **AN ANALYSIS OF YOUR PERSONAL FINANCIAL POSITION**

- looking into the profitability of your business
- estimating your personal financial requirements
- calculating your current and future cost of living
- preparing a personal budget and cash flow

### **ADVICE ON USING THE CORRECT BUSINESS STRUCTURES**

- considering a company or a close corporation to operate your business in
- advice on using a trust to build your personal estate
- optimising income tax by using the correct entities
- minimising estate duty and CGT by putting growth assets in the correct entities
- minimising personal liabilities

### **DRAWING UP OF A RETIREMENT PLAN**

- calculating your current assets, liabilities, income and expenses
- estimate your future financial position
- estimating your cost of living after retirement
- calculating your investment needs to make sufficient provision for retirement

### **PUTTING IN PLACE AN INVESTMENT PLAN**

- advice on building up an estate
- creating a balanced portfolio using all asset classes
- advising on share portfolio, unit trusts, off-shore investments, property and interest bearing investments
- making provision for retirement
- helping you to grow your business

### **DRAWING A PROPER ESTATE PLAN**

- estimating your assets and liabilities on death
- calculating potential estate duty, CGT, executor's fee and other costs
- advice on minimising the above taxes and costs
- estimating whether liquidity is sufficient
- drawing up a will from your estate plan

### **MINIMISING OF TAXES**

- doing proper tax planning
- looking into ways to minimise income tax
- minimising estate duty and CGT
- using business entities to minimise the taxes you have to pay