

INTER GENERATIONAL WEALTH

WHERE DO YOU BEGIN?



01

Prioritise your own financial circumstances

02

Plan for 20 to 25 years of retirement living

03

Invest for capital growth in retirement

04

Invest to generate income in retirement





EXCESS **CAPITAL** & **ASSETS**

Consider passing excess capital and assets to next generations early

Long-term investments can be seen as intergenerational assets

Hold the assets in a suitable investment structure to pass income to family

Higher interest rates now, which can reduce property valuations – less costly to transfer

TRANSFERRING WEALTH



AN **ACCOUNTANT'S** ADVICE

Consider investing through a family trust or self-managed super structure

Capital Gains Tax could apply if you transition existing investments

In a trust entity you can continue to pass income and capital of the investment to the next generations

It's the 'Bank of Mum and Dad' at work to help kids get a foothold

SUPERANNUATION

Proposal to increase tax on super balances over \$3 million from 2025-26

Super remains a suitable option for capital growth and income investing

ZERO income tax on superannuation investments in pension phase

Get your Binding Death Benefit Nominations right in your super





CONNECT

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