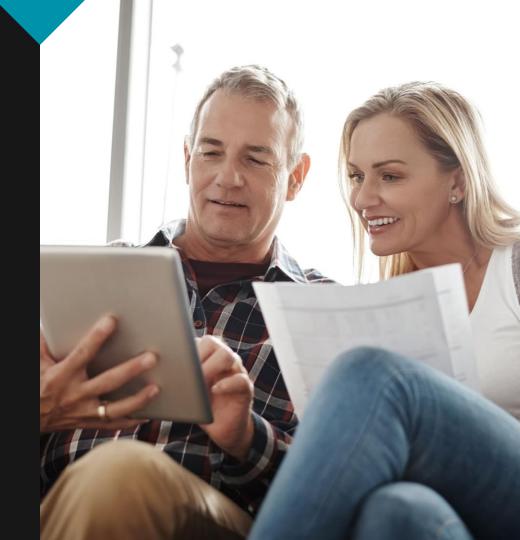
INTER GENERATIONAL WEALTH

WHERE DO YOU BEGIN?



- O1 Prioritise your own financial circumstances
- O2 Plan for 20 to 25 years of retirement living
- 103 Invest for capital growth in retirement
- 104 Invest to generate income in retirement





EXCESS CAPITAL & ASSETS

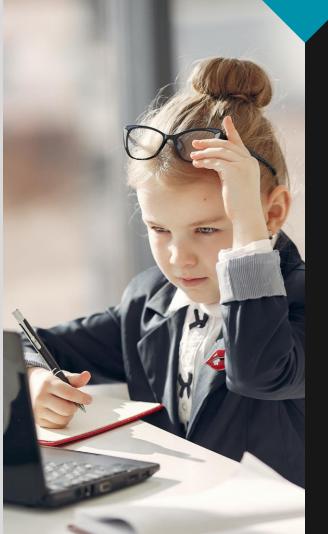
Consider passing excess capital and assets to next generations early

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

IRANSFE



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





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