



BUILDING WEALTH TAX EFFECTIVELY

Invest in a Timbercorp Project for long term wealth creation and reinvest the tax savings in an additional investment for further portfolio growth.



CASE STUDY - DAVE

Dave's annual income	\$90,000
Current savings	\$5,000
Monthly surplus income	\$1,000

STRATEGY

- Set aside \$2,000 in a CMT as an emergency account
- Invest \$30,000 in a Timbercorp Agribusiness Project
- Fund investment through Timbercorp Finance using \$3,000 as a deposit on a 5 year principal and interest loan
- Fund loan repayments (\$577 p/m) with monthly surplus income
- Use the tax and GST refunds from the investment to invest in an Australian share portfolio

OUTCOME

Dave now:

- Has established a diversified portfolio worth \$41,318
- Has an emergency fund of \$2,000
- Has a comfortable level of gearing which is 100% deductible

	WITHOUT Timbercorp Project	WITH Timbercorp Project
Savings available to invest	\$3,000	\$3,000
Timbercorp Investment Loan		\$27,000
Total amount available to invest	\$3,000	\$30,000
Total Timbercorp Investment		\$30,000
GST on Timbercorp investment		\$2,727
Timbercorp investment (ex GST)		\$27,273
GST refund from Timbercorp Project		\$2,727
Personal tax savings from Timbercorp Project		\$10,091
Amount available to invest in Shares		\$12,818
INVESTMENT PORTFOLIO	\$3,000	\$40,091

Important Notice

The information in this document:

- is based on the laws applicable at the time of publication, which are subject to change;
- is hypothetical and is intended as a guide only;
- is not, and should not be relied upon as legal, investment or taxation advice;
- does not take into account your individual financial circumstances, investment needs or objectives.

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Persons may only invest in a Timbercorp agribusiness project (Project) by making an application on the Application Form attached to or accompanying the Product Disclosure Statement (PDS) issued in relation to the Project. During the offer period you may obtain the PDS in relation to a Project by calling 1800 628 188 or downloading it from our website www.timbercorp.com.au

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