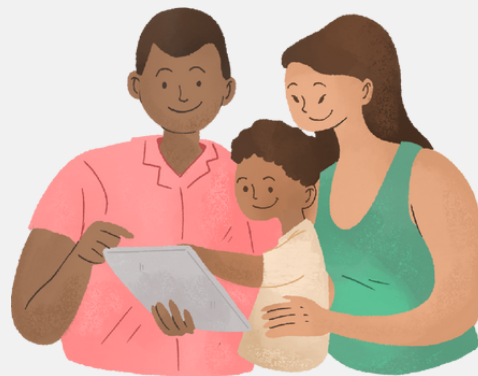


# The Accumulator.

An **Accumulator** tends to be in the age range of 30 – 55 and can be characterised by having a mortgage, young children, one spouse may be working reduced hours or high-income earners with disposable income looking to grow their assets and create passive income.

Accumulators often look for guidance on what they should be doing now that the mortgage is under control, or they have healthy, regular savings amounts, but they are not quite ready to start considering retirement.



## Areas of Advice

Typical areas of advice which we provide to our Accumulators are :

### Strategic Advice

- Develop a plan and the stepping stones needed to achieve your goals.
- Provide guidance and projections for the payoff mortgage Vs Invest problem
- Work with you and an estate planning solicitor in tailoring an appropriate estate plan to ensure that you and your family are adequately provided for.

### Superannuation

- Recommend an appropriate superannuation fund which suits your needs and can minimise fees now and tax later.
- Recommend the right investment mix within Superannuation for someone who may not have 40 years available to ride out market fluctuations. Based on your preferences, this may be a low-cost option or a fully personalised portfolio.

### Insurances

- Establish appropriate insurances to protect them and their family if something was to happen.

The biggest difference our advisers can make to a client is having them appropriately insured when a terrible event happens.

### Saving & Investment

- Establish an investment portfolio which can be used to grow your wealth for the decades to come.

The above list is not limited, these are typical areas we advise on for **Accumulators**.

By seeking financial advice in this stage of life our clients at Benjamin King Money Wealth benefit from our strategic advice and recommendations to help guide them through the period of time where the biggest changes can be made.

If you or someone you know may be interested in receiving financial advice, please contact BKM Wealth and book in for a free, no obligation meeting with one of our financial planners.

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