

The Pathfinder.

A **Pathfinder** tends to be in the age range of 18 – 35 and can be characterised by having little to no debts, no children, increasing income savings for a home or having recently purchased their first home. A lot of the time, Pathfinders have been sent to us by their parents or grandparents as they want to set their children up for the future like they have.

Pathfinders are looking to get their first piece of advice to build a strong foundation for the future. Getting that initial piece of financial advice helps Pathfinders to start moving in the right direction early on in their adulthood.



Areas of Advice

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

Superannuation

- Recommend an appropriate superannuation fund early in their career, which suits their needs and can minimise fees now and tax later on.
- Recommend the right investment mix within Superannuation for someone who may have 40+ years before they can access their super.

Insurances

- Establish appropriate insurances whilst they are still young and healthy. This way they can lock in lower premiums and avoid exclusions before their health declines.

Cash Flow

- Set good spending and cash flow management practices early on.

Saving & Investment

- Provide recommendations on how to tax effectively save for a first home
- 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 **Pathfinders**.

At Benjamin King Money Wealth, we find that by receiving financial advice early on, our clients are very well positioned for the future and require fewer changes later on in life.

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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