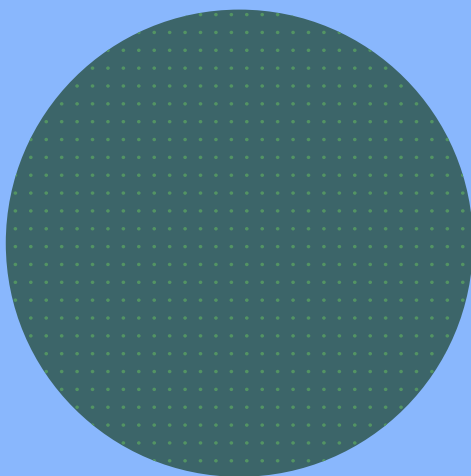
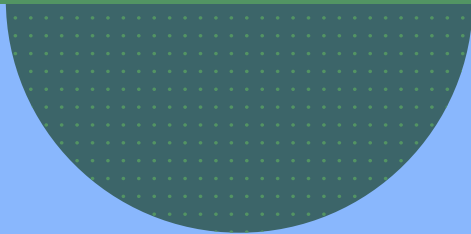


enable.me

# Wealth Creation in New Zealand

Your Journey to Financial Success



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# Introduction

## Wealth Across Your Lifetime

Many people dream of building wealth, but few bring their dreams into reality.

Often, this isn't the result of unrealistic expectations, but an uncertain pathway to achieving their goals. Sustainable wealth accumulation is an endeavour that builds upon itself throughout various life stages and specific financial anchor points.

At each of these life stages, your decisions are influenced and formed by your **Money Behaviour** and supported by core **Money Fundamentals**.



A foundational understanding of your Money Behaviour ensures consistency in your wealth mindset and financial goals, and acts as a guide when determining your next steps.

## Why do you want to grow wealth?

The reasons to grow wealth are as unique as they are varied:

- Ensuring a secure future
- Safeguarding your retirement
- Embracing a different lifestyle
- Following a passion
- Accessing more opportunities
- Leaving a legacy for your children

For many New Zealanders, the first genuine consideration of growing their wealth begins with a mortgage; stepping onto the property ladder to achieve the Kiwi dream.

**But once you've bought your home, where to next?** Is your end-point goal to simply repay your mortgage?

Even then, having diligently paid off your mortgage and checked several boxes on the financial to-do list, you might find yourself contemplating, “What now?”



**Wealth accumulation is a lifelong journey with many crossroads that require you to consider where you are at, where you want to get to, how you are going to get there, and who you need on the journey.**

Without this foundational structure to support your long-term wealth plan, you may struggle to figure out the next step towards wealth creation and financial stability, which can lead to stagnation or rash investment decisions.

## Navigating your wealth journey

An essential skill for lifelong wealth creation is the ability to evaluate and recalibrate your financial goals, ensuring they align with your current situation and future aspirations. This introspection forms the basis of your journey towards creating and growing wealth, and the start of your wealth plan.

A **wealth plan** is not merely about maximising cash surplus and cutting debt; it's about crafting a holistic strategy that encompasses asset diversification, a dynamic approach to risk, and aligning your financial decisions with the life you aspire to lead.

The best financial plans allow you to make progress irrespective of economic conditions and are adaptable to changes in your own life. As your circumstances change, so do the milestones that need to be reached, and how quickly they need to be reached.

## We are here to guide you

By understanding the wealth accumulation strategies and financial tools covered in this guide, you'll gain insights into building a stable, fulfilling financial life, and optimising your financial foundation at each point in the journey.

At enable.me, we have worked with more than **10,000 clients** in the last **15 years**, helping New Zealanders navigate the intricate paths of financial growth and secure a prosperous future, understanding each of our clients' unique goals and adapting our financial advice and strategies as these goals evolve over time.

Whether you're wondering where to start, or where to go next, this guide will reveal the pathways and options available to you – so you can take the first step or the next step towards achieving your goals and **building wealth over your lifetime**.



# Developing a Wealth Accumulation Mindset

Wealth accumulation demands a sturdy foundation at every life stage, characterised by a set of fundamental building blocks that begin to form your wealth mindset.

By establishing these pillars of financial success early, you pave the way for robust wealth accumulation strategies that can be revisited and optimised as your situation and goals evolve over time.

## Your Money Behaviour

Developing a wealth creation mindset begins by cultivating positive financial habits and a strong financial base. This starts with understanding:

- Your money beliefs
- Your money habits
- Your money mindset
- Your goals and what motivates you
- Your spending and saving habits

## Your Money Fundamentals

Understanding your behaviour towards money then begins to inform your approach to Money Fundamentals:

- Efficient cash flow management
- Prudent debt and mortgage management
- Financial resilience and reliable savings strategies
- Adequate insurance cover
- Using KiwiSaver to its full potential

## Strategically Manage Cash Flow

Efficient cash flow management involves optimising income, expenses and savings. This discipline ensures a steady stream of resources towards investments and financial growth.

## Streamline Debt Management

Tackling debts effectively involves strategising to minimise interest payments, optimising repayment schedules, and eliminating high-interest debt to free up resources for wealth building.

## Be Bold When Making Goals

Grounding your aspirations in reality by setting achievable yet aspirational financial goals is pivotal. Clear objectives aligned with both short- and long-term milestones will keep you on track towards lifelong wealth accumulation.

## Optimise Your Mortgage

Understanding how to manage your mortgage and leverage available equity is an essential wealth-creation tool. Effective management involves:

- Optimising repayment structures
- Exploring refinancing opportunities
- Optimising mortgage repayments to support long-term financial goals.

Repaying your mortgage generates equity in your property which you can then invest to grow your wealth. The faster you repay your mortgage, the more equity you have available.

## Protect Your Wealth and Future

Securing your financial future requires the safety net provided by insurance. Adequate, relevant cover mitigates potential risks, protecting against unforeseen circumstances and preserving financial stability later in life.

## Maximise Your KiwiSaver Investments

Your KiwiSaver is a core aspect of your financial foundation, as initial optimisation of your KiwiSaver deposits will not only allow you to use your early savings when considering buying your first home, but also ensure sufficient growth over time to support your retirement plans.



# Life Stage and Wealth Creation

Your life stage is an important aspect to consider when crafting a strategic path towards wealth creation. This involves aligning your financial strategies with the unique circumstances and aspirations specific to each phase of life.

## Assessing Your Life Stage for Wealth Creation

Your life stage significantly influences your financial goals and risk appetite. It's essential to evaluate where you currently stand and where you aim to be in the future.

Factors that play a crucial role in shaping your wealth creation journey include:

- age
- career stage
- family commitments
- financial responsibilities

## Choosing Suitable Investments Based on Your Life Stage

Matching investments to your life stage involves a tailored approach:

- Younger individuals may lean towards more aggressive investments like equities or growth assets due to a longer investment horizon.
- Those closer to retirement may opt for a more conservative approach to safeguard accumulated wealth and minimise risk.



# Risk and Reward in Wealth Accumulation

The journey towards wealth accumulation involves defining financial goals and aligning them with a strategic timeframe. Setting goals, assessing your life stage, and understanding your investment horizon will help align your wealth plan to your risk appetite.

A well-defined wealth plan should also be actively managed and should:

- cater to unforeseen circumstances
- incorporate contingency plans
- support a risk level relative to your financial situation.

## Understanding Time, Risk, and Return

The interplay between time, risk, and return enables individuals to tailor investment strategies to their specific circumstances and aspirations. It's crucial to evaluate these factors comprehensively when charting the path towards financial success.

Consult sound advice from a qualified financial adviser to create a wealth plan that is attuned to these factors and evolves with your life, goals and aspirations.

## Explanation of Risk vs Return vs Time for Investments

### 1. CASH

Cash offers stability but is unlikely to achieve real returns. Ideal for risk-averse investors seeking stability, it demands minimal time and effort, making it a viable choice for portfolio stabilisation and those nearing retirement who need to withdraw some of their investment to maintain their lifestyle..

### 2. TERM DEPOSIT

A low-risk investment avenue with fixed interest rates, term deposits offer higher nominal returns when compared with cash savings, but also tend to deliver negative real returns after accounting for taxes and inflation. Its flexibility in duration accommodates various investment timelines, offering security with predictable returns.

### 3. KIWISAVER

Tailored risk levels contingent upon fund selection, KiwiSaver is designed to earn medium to high returns over time, depending on the underlying risk setting of the chosen fund. Consistent contributions pave the way for substantial long-term gains, especially advantageous for retirement planning and long-term wealth accumulation.

### 4. MANAGED FUNDS

Managed funds are when you place money with a fund manager. You can choose active or passive management and dictate the level of risk you are comfortable with. Managed funds can fluctuate over time and be invested in various asset classes (fixed interest, bonds, shares, property, cash) and across different economies, countries, and currencies. It's important to understand your timelines, your goals and when you might need to withdraw cash from the fund.

### 5. PROPERTY

Straddling the line between medium and high risk, property investment showcases the potential for significant returns. However, it necessitates substantial initial investment and ongoing management, demanding a more involved approach. The benefit of property is that by positioning yourself to use leverage (accessing equity in your home to source a deposit for the investment property) you can borrow enough to purchase a much higher value asset than any other asset class and while the lender takes most of the risk, if you set yourself up correctly, you keep 100% of the capital gain.

### 6. BUSINESS

Positioned as a high-risk, high-reward investment, venturing into or investing in a business demands significant time, effort, and a robust risk appetite. The potential returns are variable and contingent upon the successful trajectory of the business venture.

# Understanding Financial Wealth Options

## Term Deposits

### What is a Term Deposit?

A term deposit is a low-risk investment tool that offers a low-medium return. Term deposits generally range from a few months to a number of years, allowing greater flexibility in their use across various life stages.

A term deposit involves locking a fixed sum of money into a financial institution (e.g. your bank) for a specified period at a fixed interest rate. This provides stability and a guaranteed return upon maturity, making it a favoured low-risk investment option.

### How Does it Work?

- Term deposits operate on the premise of depositing a set amount for a predetermined period, usually ranging from a few months to several years.
- During this time, you will not be able to access your deposit, or withdraw the money without incurring a fee.
- Break fees are generally a percentage amount of the interest you would earn throughout your deposit period until maturity.
- The interest rate is fixed, shielding investors from market fluctuations, and allowing them to accurately forecast their return on the investment.

### Who Uses Term Deposits?

Term deposits are widely favoured by conservative investors seeking stable returns without exposing their principal to market volatility. Individuals with short-to-mid-term investment horizons and those prioritising capital preservation often consider term deposits.

You can choose to have multiple investments at various terms, allowing you to lock away a small amount for a longer period of time, or make short-term gains from a higher investment for a period of a few months.

#### TERM DEPOSIT PROS

- Security of capital
- Fixed interest rates
- Ideal for short to mid-term investment goals

#### TERM DEPOSIT CONS

- Limited liquidity until maturity
- Fixed rates may lag behind market rates
- Lower returns compared to higher-risk investments

## What is KiwiSaver?

KiwiSaver is a voluntary, long-term savings scheme designed to help New Zealanders save for retirement. Employees contribute a percentage of their income to a KiwiSaver fund, supplemented by employer contributions and a government contribution.

When you join KiwiSaver, you'll be asked to choose a contribution level: 3%, 4%, 6%, 8% or 10% of your gross (before tax) wage or salary to your KiwiSaver account. This is then automatically deducted before you receive your net (take-home) pay amount and placed into a KiwiSaver fund.

## How Does KiwiSaver Work?

- Your contributions are invested on your behalf by the KiwiSaver provider of your choice.
- If you don't choose a provider, Inland Revenue will assign you to a default KiwiSaver fund.
- Employers contribute at least 3% of your gross salary if you contribute.
- You can adjust your contribution level at any time by completing a form with your chosen KiwiSaver provider – you will also be asked to complete this form each time you change your place of employment.
- The New Zealand government provides annual contributions as well, even if you're not an employee – as much as \$521.43 each year between the ages of 18-65.
- You can make voluntary contributions at any time.

## Demographics of KiwiSaver Users

KiwiSaver is utilised by a diverse demographic, including employees, self-employed individuals, and those not currently working. It caters to various life stages and income levels, and should be a core part of a long-term wealth strategy in both building a retirement fund and growing an initial deposit balance for the purchase of a property.

### KIWISAVER PROS

- Employer and government contributions
- Flexibility in choosing investment options
- Long-term savings for retirement

### KIWISAVER CONS

- Limited accessibility before retirement age
- Market-dependent returns
- Potential changes in legislation impacting benefits

# Managed Funds

Managed funds are a useful tool within a comprehensive financial strategy, offering a dynamic blend of liquidity, minimal maintenance, and consistent returns over time. They stand out as a popular choice due to their versatility and ability to cater to various risk appetites while needing minimal hands-on management.

The appeal of managed funds lies in their distinct characteristics:

- 1. Liquidity:** Easily accessible and tradable, enabling investors to convert their assets into cash quickly.
- 2. Option of involvement:** Some funds are active, while others allow minimal ongoing intervention after the initial selection of suitable funds aligned with individual risk profiles.
- 3. Diversification:** Offer a range of diversified investment options across different sectors or asset classes, reducing the impact of individual investment fluctuations.
- 4. Low Buy-in:** Accessible to investors with varying budgets due to their low entry cost.
- 5. Varied Choices:** Provide an array of options catering to specific preferences and investment goals.

## Index Funds and Exchange Traded Funds (ETFs)

Unlike investing in individual stocks, these funds mitigate risk through diversification, ensuring that underperformance by one company is balanced by others within the portfolio. Consequently, index funds and ETFs are often considered lower-risk investments, attracting investors seeking stability and consistent performance at lower fees. Some studies have shown these funds perform as well as actively managed funds.

## Managed Funds vs. KiwiSaver

While KiwiSaver funds fall under the umbrella of managed funds, KiwiSaver specifically targets retirement savings, offering distinct benefits and limitations compared to conventional investment funds. KiwiSaver's tailored design aims to facilitate retirement savings, carrying specialised advantages and restrictions not typically found in standard investment funds.

### MANAGED FUNDS PROS

- Accessibility to diverse investment options
- Lower risk through diversification
- Accessibility for various budget ranges
- Access to industry expertise

### MANAGED FUNDS CONS

- Market volatility may impact short-term returns
- Performance influenced by market fluctuations
- Fees are usually higher than term deposits and direct share market investments

# Property Investment

Property investment is a well-established approach to wealth creation, offering substantial returns over a more extended investment horizon. Property investment necessitates a longer commitment for optimal returns but promises greater financial rewards as a result.

This strategy operates in cyclical patterns spanning 10-12 years, requiring sustained dedication to enjoy maximum returns. Commencing this journey earlier in life is ideal, enabling investors to benefit from the property's capital growth while leveraging available equity for further investments.

## Factors Influencing Capital Growth:

- **Location:** Economic growth, council infrastructure, property development, proximity to schools, amenities, and the supply of properties in the area.
- **Migration:** Influx or outflow of residents impacting housing demand and property values.
- **Type of Property:** Residential, commercial, industrial—each category reacts differently to market forces.
- **Interest Rate and Property Cycles:** The timing within these cycles greatly influences property values and investment returns.

New Zealand's property investment landscape has been historically favoured for wealth accumulation, marked by cycles of growth and consolidation. These cycles are influenced by volatile interest rates, housing demands, and government policies, presenting a dynamic yet rewarding investment avenue.

## Target Audience for Property Investment

Property investment appeals to individuals seeking long-term capital appreciation, a consistent stream of rental income, and diversification within their investment portfolio. It attracts those comfortable with market fluctuations, possessing a long-term investment outlook and an appetite for potential higher returns over time.

### PROPERTY INVESTMENT PROS

- Potential for substantial capital growth over time.
- Steady rental income streams providing a consistent revenue source.
- Diversification from traditional investment avenues like stocks and bonds.
- Benefit of leverage, meaning sometimes no cash contribution required.

### PROPERTY INVESTMENT CONS

- Vulnerability to market fluctuations impacting property values.
- Relatively illiquid investment compared to more easily tradable assets.
- Entails maintenance and management responsibilities, adding to the overall cost and effort.
- Investors have no control over changes in government sentiment and tax policy.

# Retirement Planning

Retirement planning helps you prepare for financial stability beyond your career years. As retirement goals evolve with age, continual optimisation of financial foundations is required leading up to this milestone.

The key to a secure retirement lies in meticulous planning and strategic asset management.

## Early Retirement Planning Essentials:

- Envisioning Retirement Goals: Identifying and envisioning lifestyle goals for retirement, whether it's travelling, engaging in hobbies, or pursuing volunteer work.
- Estimating Retirement Expenses: Calculating anticipated retirement expenses, including living costs, healthcare, and leisure activities.
- Crafting a Tailored Savings Strategy: Devising a savings plan aligned with anticipated retirement needs, using KiwiSaver and other retirement savings avenues.

While KiwiSaver forms a crucial pillar of retirement planning, it's essential to align your retirement mindset and financial goals during peak earning years, typically between the mid-40s and late-50s.

This period is ideal for considering your plan towards asset rebalancing, especially if you've invested in multiple properties. It's a time to strategise when to sell and commence the process of asset decumulation to fund your retirement.

## Financial Considerations in Retirement

Determining the required retirement figure early in life enables the strategic structuring of mid and long-term goals to support this financial milestone. This foresight allows optimising strategies at pivotal moments without losing sight of the ultimate retirement goal.

Understanding and managing the correlation between risk appetite and time to retirement is critical. As retirement draws closer, a gradual shift towards more conservative investments is advisable to safeguard accumulated wealth from market volatility.

This rebalancing ensures a prudent approach, minimising the impact of potential market downturns as you approach retirement age. It's also important to understand that in some circumstances it may not be appropriate to shift to a more conservative fund purely based on age.

Whether you need to draw the funds out at 65 is more relevant than retirement age itself. If you have other liquid assets and/or the ability to downsize your home and/or are still working part time, you may choose to leave your KiwiSaver and managed funds in a slightly higher risk setting until you need to access the funds.

# Asset Rebalancing

## Understanding Asset Rebalancing in Retirement

Asset rebalancing in retirement involves recalibrating your investment portfolio to mitigate risks associated with market volatility while optimising returns. The primary objectives during this phase include:

- **Risk Management:** Transitioning towards a more conservative investment approach to shield savings from market fluctuations and preserve capital.
- **Generating Sustainable Income:** Establishing a steady income stream to support lifestyle needs throughout retirement, comprising living expenses, healthcare, and leisure pursuits.

## Balancing Risk and Returns

The goal of asset rebalancing in retirement is not just to preserve wealth but also to ensure it continues to grow, albeit at a more controlled pace.

This delicate balancing act involves aligning investments with your evolving financial needs, adjusting for potential market volatility, and safeguarding a steady income flow to sustain the desired lifestyle in retirement.

A thoughtful and well-executed asset rebalancing strategy serves as your financial security in retirement, offering peace of mind and a stable financial foundation as you embark on this new phase of life.

## Strategic Steps for Asset Rebalancing

- 1. Assessing Risk Tolerance:**  
As retirement nears, evaluate your risk tolerance, considering factors like current financial health, anticipated retirement expenses, and personal comfort level with market fluctuations.
- 2. Diversification:**  
Reassess the asset allocation within your portfolio, shifting towards a more balanced mix of lower-risk assets such as bonds, fixed-income securities, and cash equivalents, alongside a prudent exposure to equities to maintain growth potential.
- 3. Regular Review and Adjustment:**  
Implement a disciplined approach of periodic portfolio reviews, typically annually or semi-annually, to realign investments based on evolving market conditions, personal goals, and risk appetite.
- 4. Income Generation Strategies:**  
Explore income-generating investment options to establish a reliable income stream while ensuring sustainability.
- 5. Longevity Planning:**  
Factor in the potential length of retirement. With increasing life expectancies, consider strategies to maintain a balanced portfolio that sustains income needs throughout retirement, potentially spanning several decades.
- 6. Consultation with Financial Advisers:**  
Seek guidance from financial advisers or retirement planners specialising in post-career wealth management to create a tailored strategy aligning with your retirement objectives and risk tolerance.



# Wealth Preservation and Estate Planning: Safeguarding Your Legacy

Beyond retirement, wealth planning extends to various life milestones. Each milestone calls for bespoke financial strategies tailored to individual aspirations and goals, ensuring financial preparedness at every stage.

Inclusive wealth planning also encompasses securing the financial future of children and subsequent generations. This involves meticulous planning for their education, establishing provisions for inheritance, and imparting financial literacy to empower them for their future financial endeavours.

## Protecting Assets and Well-being

- Insurance Safeguards: New Zealanders shield themselves and their assets through comprehensive insurance cover, including life insurance, health insurance, income protection, and trauma and permanent disability insurance. These protective measures not only secure assets but also safeguard against unforeseen health or life events, offering financial protection to families and loved ones.
- Creation of a Will: Crafting a legally binding will stands as a cornerstone of estate planning. This document delineates the distribution of assets, designates beneficiaries, and appoints executors to execute the wishes outlined, ensuring the seamless transfer of wealth according to the individual's desires.
- Powers of Attorney: A power of attorney is as important as a Will as this document outlines an individual's wishes if they are unable to speak for themselves but do not die. There are two types of attorney: A personal care attorney, and a property attorney, and these do not have to be the same person. You can nominate successor attorneys and you can specify that your attorney consults with others. Choosing your Attorney is an important decision, so it pays to speak with a professional if you are appointing, or being appointed as, an attorney.

As you navigate these significant life transitions, maintaining a holistic approach to wealth management ensures a well-rounded strategy aligned with evolving aspirations, securing financial stability not just for yourself but for generations to come.



## Insight into Estate Planning Strategies

Estate planning is more than just wealth transfer; it embodies a comprehensive strategy that orchestrates the seamless transition of assets, healthcare directives, and guardianship arrangements, ensuring a smooth passage of control in the face of incapacity or demise.

This intricate planning framework empowers individuals to dictate the management and distribution of their wealth, embodying their desires and protecting their legacies.

- **Asset Distribution Blueprint:** Outlining asset distribution, specifying beneficiaries, and nominating individuals to manage the estate. This plan encompasses the creation of trusts, wills, powers of attorney, and healthcare directives, aligning every facet with personal preferences and legal frameworks.
- **Wealth Continuity through Generations:** Establishing family trusts, imparting financial education to heirs, and devising succession plans play pivotal roles in ensuring a seamless transition, preservation of values, and continued growth of family assets.

## Key Elements of Comprehensive Estate Planning

- **Trust Establishment:** Employing trusts allows for effective wealth management, asset protection, and minimises tax implications. Irrevocable and revocable trusts offer various levels of control and asset protection, catering to individual preferences and estate planning goals.
- **Education for Heirs:** Equipping heirs with financial literacy and imparting knowledge about wealth management practices instils responsibility and prepares the next generation to manage inherited assets efficiently.
- **Succession Planning:** Proactively planning for business succession or family-owned assets ensures a smooth transition of leadership and asset management, averting potential conflicts and ensuring the preservation of family values and legacies.
- **Healthcare Directives and Powers of Attorney:** Crafting directives regarding healthcare preferences and designating individuals to make decisions in case of incapacity ensures that personal wishes are respected and upheld during challenging times.

## Consultation with Legal and Financial Experts

Seeking guidance from legal and financial advisers specialising in estate planning is instrumental. Their expertise aids in navigating complex legal frameworks, ensuring compliance, and crafting customised estate plans aligned with individual goals.

Estate planning is a proactive and strategic endeavour, encompassing asset protection, wealth transfer, and legacy preservation. A well-constructed estate plan not only ensures the desired distribution of assets but also guarantees the safeguarding of values, providing peace of mind and security for generations to come.



# Conclusion: Navigating the Path to Wealth Accumulation

What is your reason for wanting to grow wealth?

We've covered diverse financial instruments like term deposits, KiwiSaver, and property investments, alongside strategies for effective wealth management and estate planning.

Before embarking on your journey of wealth accumulation, let's recap the fundamental concepts explored thus far.

## Recap of Key Concepts:

- Wealth accumulation is important for New Zealanders at all life stages.
- Establish a robust financial foundation to support your wealth journey.
- Understand investment options and the interplay between risk, time, and reward.
- Adapt your strategies to complement your life stage and investment horizon.
- Regularly assess and optimise your financial goals to reflect your situation.
- Safeguard your assets and future with insurance and estate planning.



## Next Steps

Should you wish to explore how these concepts apply specifically to your current life stage, goals and financial aspirations, consider scheduling a consultation with an enable.me financial coach today.

Our experienced coaches specialise in assessing your current financial position and projecting timelines for achieving your financial objectives. Leveraging data-driven insights, we craft strategies tailored to your individual circumstances and your current life stage.

Take the next step towards realising your financial aspirations by engaging with an enable.me financial coach who will provide personalised guidance and strategies to propel you towards wealth accumulation and financial success.

# The Role of a Financial Coach in Your Wealth Journey

Wondering how an enable.me coach can kickstart your wealth journey? Our coaches are dedicated to empowering you to reach your financial aspirations by providing lifelong skills and tailored guidance. Here's how enable.me personalised financial strategies are crafted:

## 1. ASPIRATION

Our clients often aim for more than they ever thought possible. Whether it's achieving specific financial milestones or realising ambitious dreams, our coaches align strategies with your aspirations, fuelling the pursuit of your goals.

## 2. INTENTION

Clear, defined goals serve as the foundation of a robust financial plan. Unexpected challenges are inevitable, but clearly outlined objectives ensure adaptability without losing sight of your ultimate aims. Our coaches work with you to establish these clear markers, enabling flexible navigation through life's uncertainties.

## 3. BEHAVIOURS & HABITS

Reprogramming money habits often involves introspection and self-awareness. Our coaches facilitate this transformative journey, aiding clients in adopting new financial behaviours and cultivating disciplined money management routines.

## 4. PROGRESS

Measurable progress is pivotal in managing and achieving financial goals. Clients benefit from ongoing access to their performance metrics and regular reviews with their coach, ensuring consistent progress towards their desired outcomes.

## 5. SUPPORT & ACCOUNTABILITY

Navigating financial decisions can be daunting. Our coaches provide unwavering support, guiding your decision-making process, and instilling the confidence to make informed choices at pivotal moments. We're here to keep you accountable and on track towards your financial success.

By partnering with an enable.me coach, you're not just embarking on a wealth journey but gaining a dedicated ally committed to steering you towards financial fulfilment and freedom.

# Maximising Your Wealth Journey with enable.me: A Tailored Approach

Your enable.me coach is your partner in crafting a personalised financial roadmap, tailored to your unique circumstances and aspirations. Here's how we work alongside you to pave the way towards financial success:

## Final Advice and Next Steps for Wealth Accumulation

Regardless of your current financial position, engaging with a coach can optimise your circumstances and propel you towards greater financial success. We specialise in tailoring strategies to individual needs and showing you how much better you could be doing if you have a plan in place. Why settle for being okay if you could choose to be amazing?

By partnering with an enable.me coach, you gain access to bespoke financial strategies, expert support, and a roadmap to navigate the complexities of wealth accumulation, ensuring your financial success regardless of your starting point.

## 1. Personalised Financial Planning

We kickstart the journey by assessing your current financial status, discerning your goals, and recommending a customised program to align with your aspirations. Our comprehensive understanding of your position and strategic recommendations lay the foundation for a tailored plan to meet your specific financial objectives.

## 2. Tactical Modelling and Strategic Insights

By analysing your specific circumstances, we present tactical options, illustrating short, medium, and long-term implications for each. This empowers you with knowledge of the benefits and opportunity costs associated with each decision, informing your strategic financial choices.

## 3. Empowerment to Act

Setting inspiring and achievable goals is our focus. Once agreed upon, we collaboratively create a step-by-step plan to propel you towards the next stage of your financial journey. Our role is to support and guide you, ensuring adherence to the plan and aiding in making necessary behavioural shifts along the way.

## 4. Support in Times of Uncertainty

Life's unexpected challenges can pose setbacks. Whether it's a job loss, unforeseen house repairs, relationship changes, or illness, your coach assists in swiftly reviewing and recalibrating your plan to navigate these unforeseen circumstances effectively.

## 5. Access to Specialist Support Services

When you engage with enable.me, you gain access to a diverse team of experts across various financial domains. From KiwiSaver and personal insurance to wealth management, mortgages, and property, our specialist teams provide comprehensive support, ensuring holistic and informed decision-making aligned with your goals.

# Resources

<https://assets.retirement.govt.nz/public/Uploads/Research/CFFC-Barometer-Report-2018-2019.pdf>

<https://retirement.govt.nz/policy-and-research/retirement-income-policy-review/2019-review-of-retirement-income-policies/home-ownership/>

<https://www.moneyhub.co.nz/average-KiwiSaver-balance-by-age.html>

<https://www.rbnz.govt.nz/statistics/key-statistics/household-debt>

<https://www.massey.ac.nz/documents/1554/new-zealand-retirement-expenditure-guidelines-2023.pdf>

<https://www.corelogic.co.nz/news-research/news/2023/kiwis-still-spending-half-of-household-income-on-mortgage-repayments>

<https://www.canstar.co.nz/home-loans/what-is-the-average-home-loan-in-new-zealand/>

[https://www.amp.co.nz/content/dam/ampnz/documents/managed-funds/AMP-Managed-Funds\\_Risks.pdf](https://www.amp.co.nz/content/dam/ampnz/documents/managed-funds/AMP-Managed-Funds_Risks.pdf)

<https://sorted.org.nz/guides/saving-and-investing/investor-profile>



## Unlock Financial Success with enable.me: Book Your Consultation Today

Discover how to foster wealth growth and attain financial freedom with enable.me. Schedule a financial consultation now and embark on your journey towards financial empowerment.

Our financial coaches provide an in-depth analysis of your financial situation. During your consultation with our experienced financial coaches, you'll gain valuable insights into achieving your financial goals, and how you can expedite your success by partnering with enable.me for expert guidance.

## Special Offer for eBook Readers:

Mention that you've read this eBook when booking your consultation and access a special \$200 discount on your consultation fee as a token of appreciation for engaging with our wealth creation insights.

### Contact enable.me to book your consultation:

P. 0800 897 898  
E. [info@enable.me](mailto:info@enable.me)

**BOOK A CONSULTATION**

Take the first step towards financial empowerment by scheduling a consultation with an enable.me financial adviser and coach. Discover how tailored strategies and expert guidance can accelerate your path to financial success.

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