

Strategy advice: Midwinter's *Investment & Gearing* module

What is Midwinter's *Investment & Gearing* module?

Investment & Gearing is the most comprehensive optimisation investment and gearing modelling tool available to financial planners. It enables advisers to provide optimal investment and gearing strategy advice.

The multiple strategies that can be compared include the following:

- Debt reduction,
- Borrowing against capital to invest,
- Margin Lending – including instalment gearing and protected loans,
- Agribusiness,
- Contributing to super.

Investment & Gearing solves that most classic of financial planning conundrums instantly... Should additional net income be used to reduce debt, gear to invest, or contribute to super?

Other Features

- Optimise strategy by matching current net income or by setting desired net income,
- Produce comparative cash flow and tax analysis of the existing and proposed positions,
- Project the impact of implementing the optimal strategy to retirement,
- Generate an implementation guide to step advisers through the administrative requirements and to ensure the optimal strategy is implemented effectively,
- Highlights the impact of optimising the marginal increase in capital for each dollar of net income invested under the optimised strategic position,
- Produce SOA inserts or limited SOAs including current and proposed capital, tax and cash-flow analysis.

What are the benefits of *Investment & Gearing* for financial advisers?

Investment & Gearing is a low touch solution allowing advisers to:

- Compare the best gearing, super, loans, investments, gearing or agribusiness strategy,
- Determine the best mix of investment and gearing strategy options,
- Model different strategies instantly and compare their outcomes effectively,
- Understand the tax impact of various investments and gearing strategy implemented, or
- Optimise tax effective investments to enhance capital and/or cash flow.

Current generation financial planning software makes advisers, their paraplanners and admin staff, work long and hard to achieve effective investment and gearing strategy outcomes. *Investment & Gearing* takes you from fact find, to optimised strategy outcome to SOA creation in minutes.

Not only will *Investment & Gearing* compare the strategies, it will rank them for you and suggest the optimal strategy allocation. If you are serious about adding value to your client's through strategy – the required tool of the trade is Midwinter's *Investment & Gearing* module.

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To access your free trial of Midwinter's *Reasonable Basis* please click on this link – [Reasonable Basis Free Trial](#) - and call 1300 882 938 for your access code.

This is intended as general advice only and does not have regard to an investor's objectives, financial situation or needs. Before acting, investors should consider the advice in light of their own circumstances. Midwinter Financial Services (Midwinter)

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Justifying
your advice just
got a whole lot
easier with...

 *reasonable basis*