

7 ILLUSTRATIVE WEALTH SCENARIOS

# How Homeowners Like You Could Put Equity to Work

**Seven clearly-labelled illustrative examples**

Every scenario below is a hypothetical illustration created to show how the equity and tax strategy could apply to different situations. They are not real clients and not predictions. They exist to help you picture the idea.

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## BEFORE YOU READ

# These are illustrations, not promises

Each scenario uses round, hypothetical numbers to demonstrate the concept. They are **illustrative examples only**, not actual client results, advice, or guaranteed outcomes. Real figures depend entirely on individual circumstances, lending criteria and professional advice.

1

### The PAYG couple

**Situation:** Two incomes around \$200k combined, home worth \$850k, \$450k owing.

**Illustrative idea:** Illustratively, accessing usable equity to fund a geared investment could redirect several thousand dollars of annual tax toward the home loan, with illustrations often showing the mortgage cleared years sooner.

2

### The high earner

**Situation:** Single income \$250k, home worth \$1.2m, \$300k owing.

**Illustrative idea:** With a high marginal rate (47% incl. Medicare) and large usable equity, illustrations show a higher annual tax benefit available to redirect, though structure and serviceability matter most here.

3

### The mid-career family

**Situation:** Household \$150k, home worth \$700k, \$400k owing.

**Illustrative idea:** A more modest but still meaningful illustration: redirecting a few thousand dollars of tax each year, plus disciplined repayments, can change the mortgage timeline noticeably.

4

### The nearly-there owner

**Situation:** Household \$180k, home worth \$900k, \$250k owing.

**Illustrative idea:** With a smaller loan and strong equity, illustrations focus on building an investment asset for retirement while finishing the home loan.

## SCENARIOS (CONT.)

5

### The tradie / self-employed

**Situation:** Variable income averaging \$160k, home worth \$750k, \$380k owing.

**Illustrative idea:** Illustrates the importance of clean structure and documentation, and how a geared investment could create deductions to redirect.

6

### The pre-retiree

**Situation:** Household \$170k, home worth \$950k, \$200k owing, late 50s.

**Illustrative idea:** Illustrates using equity to build a retirement income stream beyond super, with a focus on time horizon and risk.

7

### The cautious starter

**Situation:** Household \$155k, home worth \$680k, \$420k owing.

**Illustrative idea:** Illustrates a conservative first step: understanding usable equity and the numbers before committing to anything.

**Which scenario sounds most like you?  
Find out your real numbers in a free Equity Wealth Review.**

**Important:** The information in this guide is general in nature only and does not take into account your personal objectives, financial situation or needs. It is not financial, credit, taxation or investment advice. All figures and examples are illustrative only and do not represent actual or guaranteed outcomes. Consider your circumstances and seek advice from a licensed professional before acting.