

General Tax Planning and Wealth Creation

Efficient wealth creation, tax effectively!

An investment in the Willmott Forests Premium Forestry Blend Project (PFB) offers long term wealth creation, with multiple income streams and 100% tax deductibility.

Case study

Matthew

Annual income \$120,000

Monthly surplus income \$1,000

Tax planning is essential when it comes to maximising your cashflow this year. Reducing the amount of tax you pay can be achieved with a few simple steps. A forestry investment allows you to create wealth tax effectively, while enhancing your investment portfolio.

STRATEGY

- Invest \$40,000* in the Willmott Forests Premium Forestry Blend Project;
- Investment funded through a loan with the Commonwealth Bank of Australia on a 12 year principal and interest basis, with first repayment commencing on the first business day in August 2009, funded from monthly surplus income.

OUTCOME

- Matthew now has diversified his investment portfolio;
- Projected income streams commencing in year 3, 5, 7, 9, 10, 13 and 15, after planting; and
- A comfortable level of gearing, with future interest payments tax deductible.

	WITHOUT PFB investment	WITH PFB investment
Annual income	\$120,000	\$ 120,000
PFB investment		(\$ 40,000*)
Taxable income	\$120,000	\$ 80,000
Tax on taxable income	\$ 34,000	\$ 18,000
Medicare Levy	\$ 1,800	\$ 1,200
Medicare surcharge	\$ 1,200	\$ 0
After tax income	\$ 83,000	\$ 100,800
Personal tax savings from PFB investment		\$ 17,800

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*The Application Price does not include an allowance for GST as GST is not expected to be payable in respect of the Application Price.