

PROVIDING FINANCIAL PEACE OF MIND TO MEDICAL PROFESSIONALS

The client

Director of Gastroenterology and Hepatology at Brisbane Private Hospital Dr Tony Rahman arrived in Brisbane from London with his wife and four boys in 2012. As is often the case with our professionals, balancing family time with work and still trying to find the time to look after finances is a tremendous challenge. As Dr Rahman's professional responsibilities grew, and his commitment to his family remained steadfast, time for managing his financial affairs dwindled.



The objectives

Early engagement focused on getting to know Dr Rahman and his wife, understanding their goals and making sense of his professional income and cash flows. He didn't want to neglect opportunities or leave results to chance. Key objectives included meeting living expenses, paying for their boys' education, structuring finances appropriately, setting up his children's future and creating wealth for retirement.



The solution

VISIS implemented a plan that put Dr Rahman's resources to work. This required restructuring to accommodate the complexities of his employment scenarios to optimise cash flow and tax position. By re-organising Dr Rahman's financial affairs, we were able to help meet new objectives in keeping with his personal and family needs. We led banking refinance, arranging insurance policies and structuring superannuation. Ongoing strategies focussed on extinguishing a non-tax-deductible home loan and asset accumulation. The acceleration of debt reduction freed up equity for further investment aimed at supporting strategic objectives of the overall financial plan.



The results

- ✓ Debt restructuring resulted in maximum tax efficiency and an optimal structure for wealth creation.
- ✓ New Self Managed Super Fund has performed strongly setting up for a successful retirement.
- ✓ Improved comfort level around finances afforded Dr Rahman more time for his family and an improved focus on his work.
- ✓ Purchased an additional investment property and wealth has grown significantly.
- ✓ Sons graduating high school and commencing university studies in Melbourne.
- ✓ Eldest son recently graduating medicine and only two more to go.



"I have little time to think about my financial affairs, which is why Chris has offered such incredible value through his knowledge, experience and understanding."

Dr Tony Rahman

CHRIS SMITH

FINANCIAL ADVICE > WEALTH CREATION

+61 416 076 484

csmith@visis.com.au

