

# ENABLING PROFESSIONALS TO CHASE THEIR SELF-EMPLOYED DREAMS

## The client

Business Consultant Louise Collins and her husband HeartFit owner Bruce both lead busy self-employed lives helping people succeed with their business and fitness goals, respectively. In accordance, there are many financial intricacies to their joint state of affairs as independent business owners. Louise and Bruce also place a high importance on giving back to the community and have established individual careers that allow them to give wherever possible to assist those in need. The pair skilfully balance professional roles, businesses, a family, and various investment types.



## The objectives

Initially, Louise was looking for an accessible financial advisor with intricate knowledge as she had a complex LTI STI portfolio as part of her previous employment. Over time Louise decided to bring on her husband after experiencing significant results and building a strong relationship with Chris. Their combined goals included long-term wealth creation, renovating their home, reducing non-deductible debt and setting up a retirement plan.



## The solution

- ✓ Established a Self-Managed Super Fund and contribution plan to maximise retirement savings balances and optimise tax position.
- ✓ Commenced a regular review schedule to revisit goals and track progress.
- ✓ Accessed home equity to commence investment into a diversified share portfolio.
- ✓ Utilised investment profits to accelerate non-deductible repayments.
- ✓ Created and implemented a tailored loan structure/repayment plan to optimise tax efficiency.



## The results

Louise and Bruce significantly reduced their non-deductible debts whilst growing tax effective wealth in preparation for retirement. After seeing the great results with Louise initially, they transitioned all their financial, taxation, and accounting needs to VISIS for efficiency and simplicity.



*“Chris Smith has been aligning wealth creation strategies with our personal goals for over a decade, and we’ve been reaping the rewards ever since.”*

Louise Collins

### CHRIS SMITH

FINANCIAL ADVICE > WEALTH CREATION

+61 416 076 484

csmith@visis.com.au

