

*Achieve your  
tomorrow*

# THE WEALTH SYSTEM

The Nine Accelerators In Creating Wealth To Achieve  
The Right Balance Between Money And Life

VISTA  
FINANCIAL GROUP

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# WHO WE ARE

For a decade, Orange Wealth has been dedicated to helping families achieve financial success and a balanced lifestyle.

Their market-leading system empowers clients to make informed decisions, plan for the future, and enjoy the present. By offering personalised strategies and expert guidance, Orange Wealth enables families to take control of their finances and pursue their dreams with confidence. In October 2023, Vista Financial Group welcomed Orange Wealth and its founder, Jason, along with his team, into the Vista family. This strategic acquisition further enhances

Vista's ability to provide holistic management services, reinforcing wealth their commitment to client success and financial independence. As Vista Financial Group continues to grow and expand, these acquisitions serve as testaments to our dedication to providing exceptional financial solutions and expert guidance to our valued clients.





## IS THIS RIGHT FOR YOU?

***You're in prime position to achieve financial freedom in the next 20 years, however, despite all the hard work you don't have everything you desire.***



I am Jason, and I used to be in your shoes until we developed a system which we use in our families to build wealth and create the lifestyle we love living. We want to share the system with you and show you that the path to financial freedom is actually closer and easier than you may think.

### JASON CHEW

Senior Financial Adviser | Head of Advice

Jason is a prominent figure in the financial planning industry with over a decade of experience. He is known for his commitment to client success and holistic approach to wealth management. Jason understands individual needs and crafts tailored solutions, earning a strong reputation for market-leading services that empower clients to make informed decisions, plan for the future, and enjoy life today.

This guide is for you if...

- You are squandering a great opportunity to maximise your wealth
- You believe some personal sacrifice is required today to live a better life down the track
- You feel that following a proven plan is a better way to go over get rich quick tactics

It won't work if...

- You believe today is more important than the future
- You are looking to take an uncontrolled risk to make a fast buck
- You are actually pretty happy with the status quo





## THE WEALTH SYSTEM

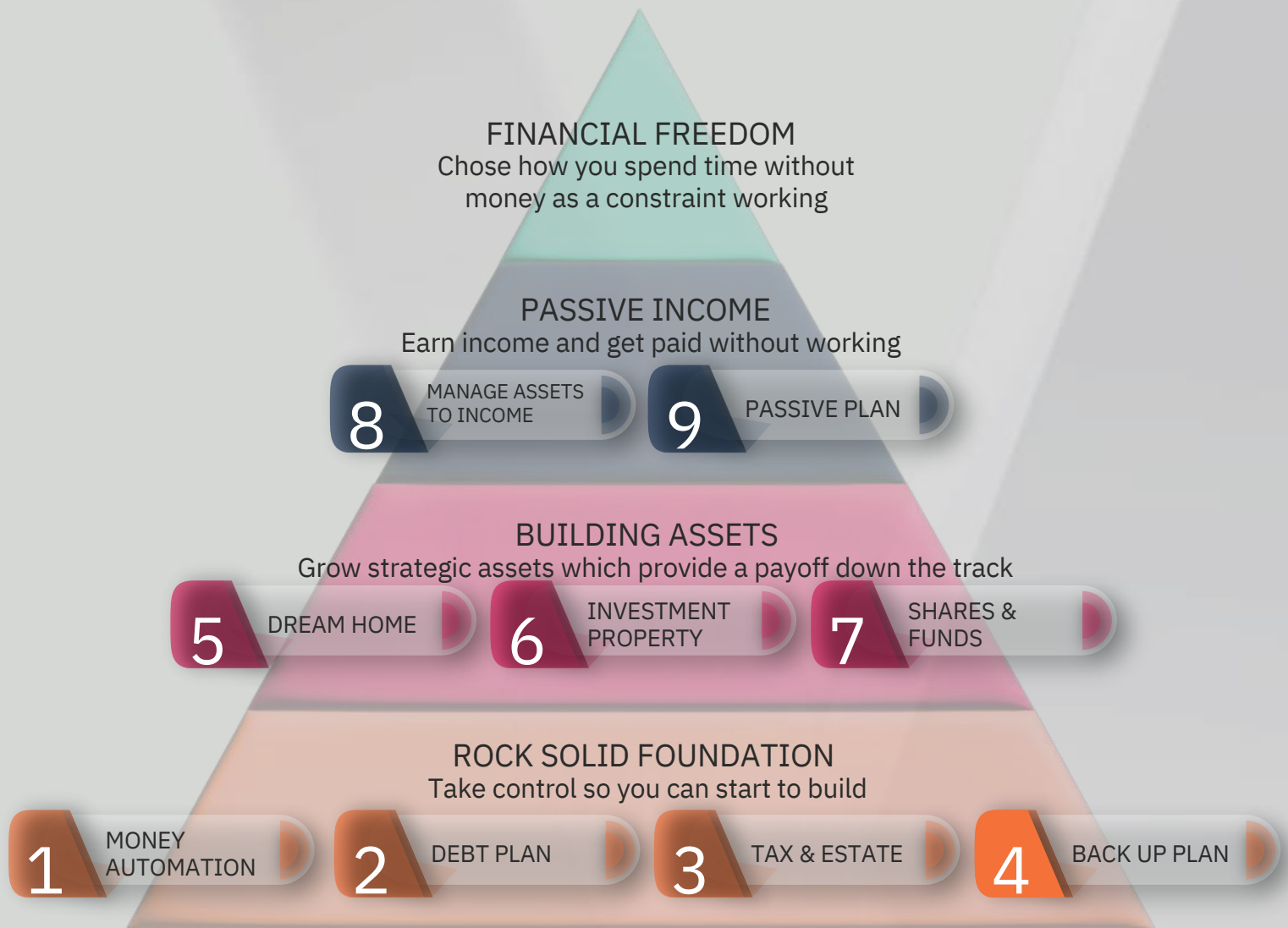
Over the past 10+ years we have seen families get it right and wrong when it comes to making financial decisions, and there are two key differences in the people who get it right...

1. They are able to get really clear on what's important to their family and why. It gives them an anchor to making financial decisions, and
2. They adopt a system which simplifies decisions process

Families who are able to manage this are the ones who achieve the best outcomes, maximises their wealth and get the right balance between money and life.



## 9 WEALTH ACCELERATORS







# 1

## MONEY AUTOMATION

### SPENDING MORE THAN YOU'RE SAVING?

Feeling like you're out of control with money can be exhausting. We get it. You work hard, earn good money, you should be able to afford the lifestyle you want, right?!





You need a money automation system to get your family back in the drivers seat...



Here's how a money automation system can help you:

- Get to the heart of where all your money goes
- Automate your money via a system that manages you not the other way around
- Streamline your cash flow with a proven money management structure
- Simplify progress with regular check-ins and coaching
- Accountability and productivity - Someone to lean on

What you can do:

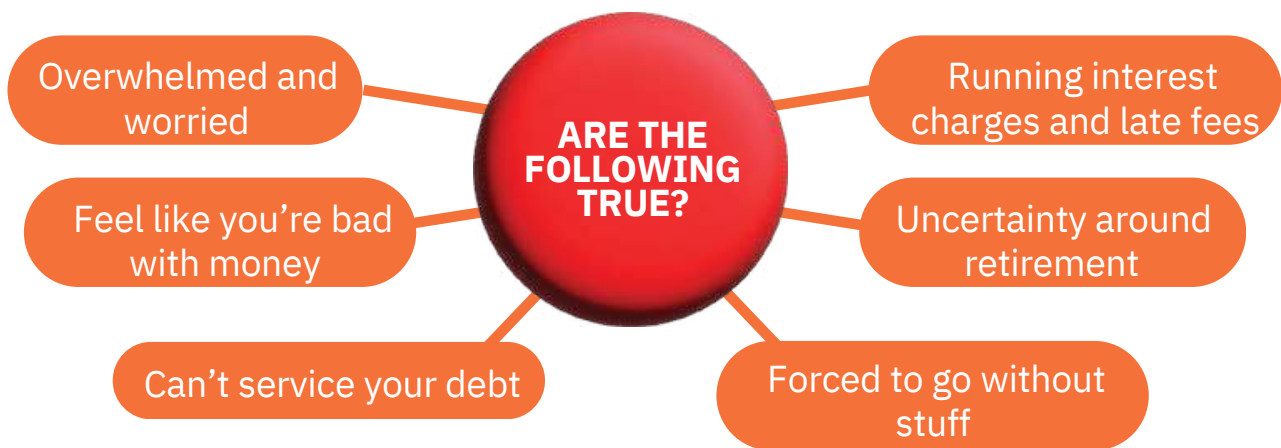
- Put together a budget
- Design an account structure which limits what you can spend
- Automate how your pay check is distributed across accounts
- Check-in regularly to see if the system needs tweaking
- Pick someone as an accountability partner

## DEBT KEEPING YOU AWAKE AT NIGHT?

There's nothing worse than have to borrow from Peter to pay Paul. We've all been there – the cycle of bad debt gets tiring after a while.







If yes, our debt management plan will give you everything you need to get on top of it all...



- Here's how a dept plan can help you:
- Create a simple, automated plan to pay everything back
- Simplify how, when and how much you pay
- Strike a balance between good and bad debts
- Streamline your debt structure to reduce the amount of interest and fees you're paying
- Automate your cashflow so that you pay your principle down faster

What you can do:

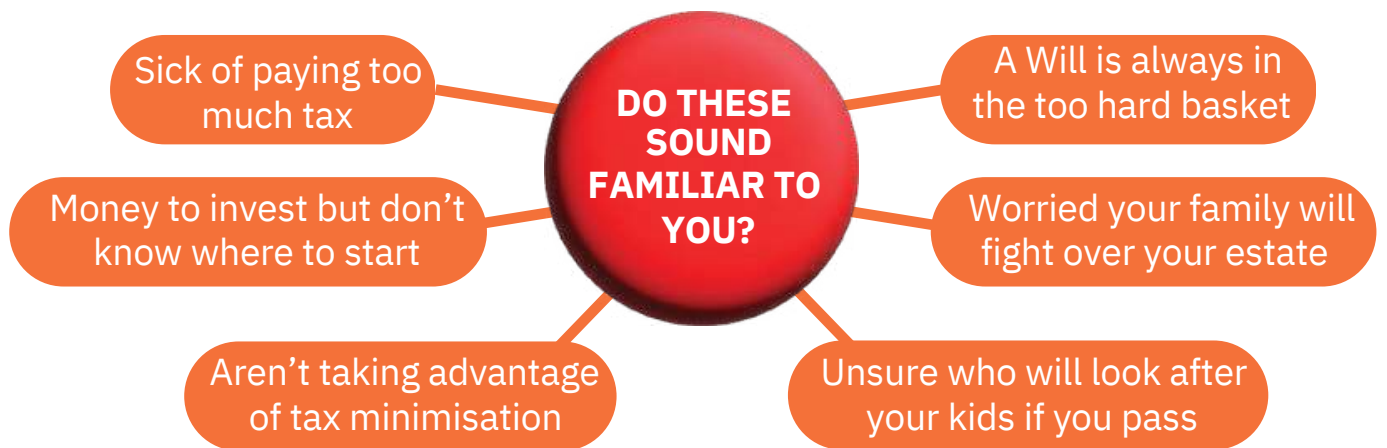
- Create a budget to understand surplus funds
- Consolidate your debt
- Get a better deal on your mortgage
- Update your structure to take advantage of your money automation system

## NOT MAKING THE MOST OF WHAT YOU EARN?

Feeling like you earn good money and you're not doing enough with it can be frustrating. We know the feeling, particularly when money you could have invested is going straight to the tax man rather than building your family's financial future.







Here's how a Tax & Estate plan can help you:

- Set up your investments to gain a greater tax advantage
- Ensure you're using every available legal pathway to minimise your tax
- Create and build tax-effective investments
- Manage all your assets through a simple, tried-and-tested system
- Structure your estate to be both tax effective and to safeguard your family's financial future



What you can do:

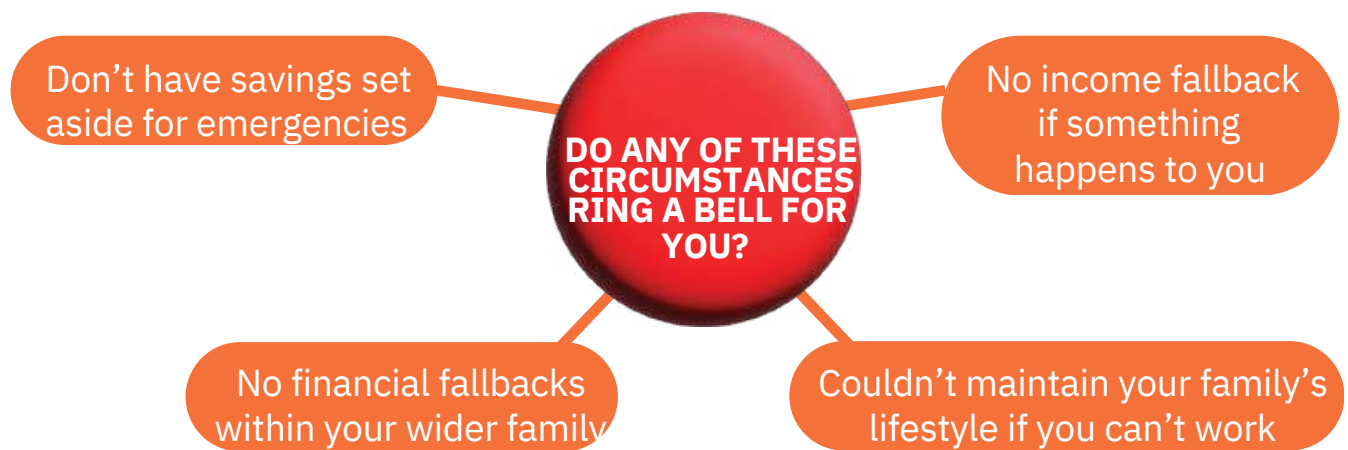
- Educate yourself on tax laws in relation to investments
- Conduct an investment audit
- Create a tax plan
- Discuss with your family what you would like to happen in if you pass
- Create a Will to ensure your wishes are captured

## DON'T HAVE A BACK-UP PLAN?

If you don't have an emergency fund or income-protection insurance, the thought of getting injured or falling ill for an extended period when you have a family is enough to keep you up at night.







You need a money automation system to get your family back in the drivers seat...

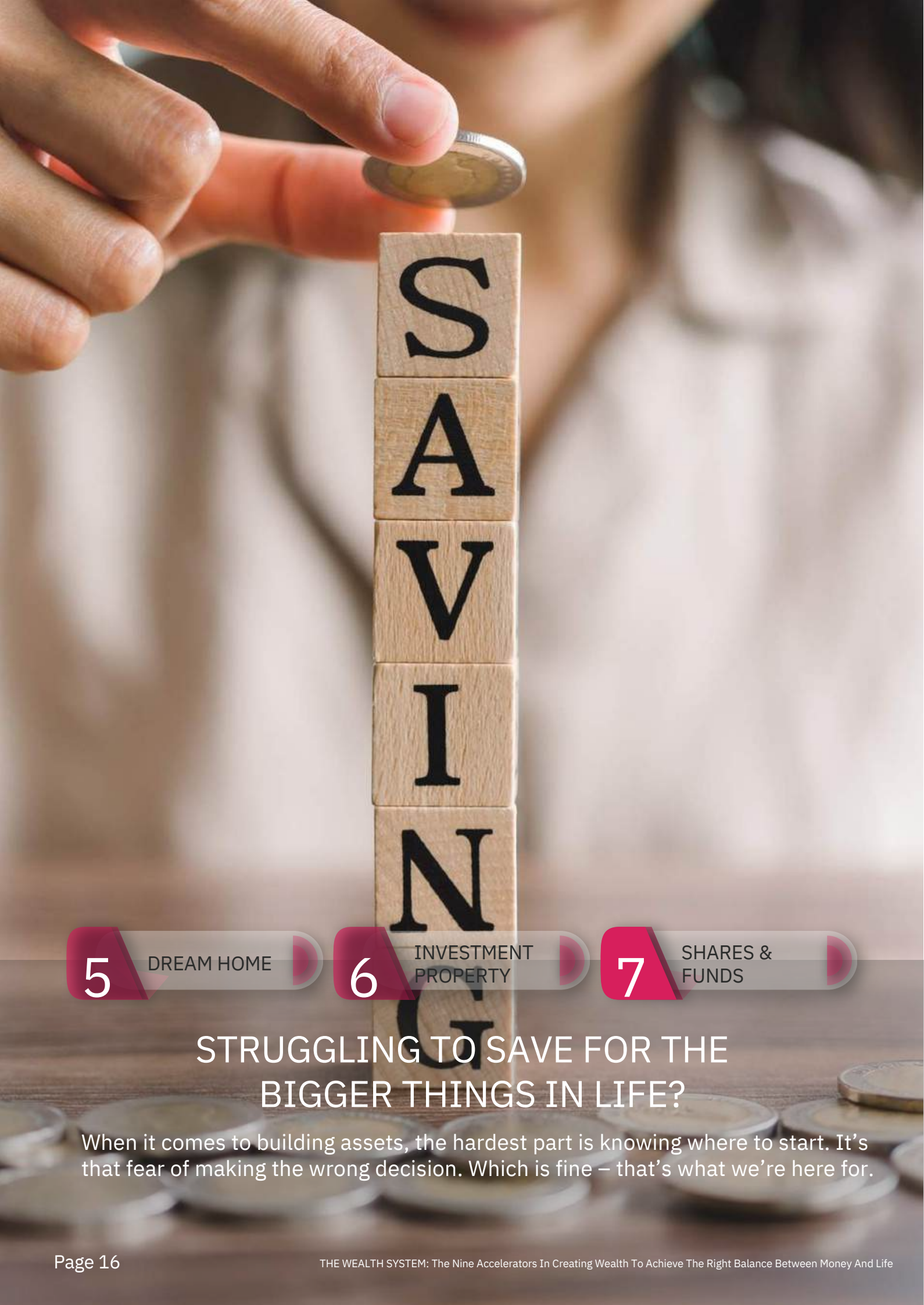
Here's how a rainy day plan can help you:

- Work out your risks and advise on strategies for mitigating these
- Create a risk plan that can be easily implemented and tracked
- Determine whether you should buy insurance or self insure
- Allow you to fine tune your plan when your life changes
- Ensure your family can maintain your current lifestyle in the event that something unfortunate happens



What you can do:

- Setup an emergency fund
- Discuss with your family what would happen if you couldn't work or you got injured
- Determine if and how much insurance you need
- Review your insurance if and when life changes



5

DREAM HOME

6

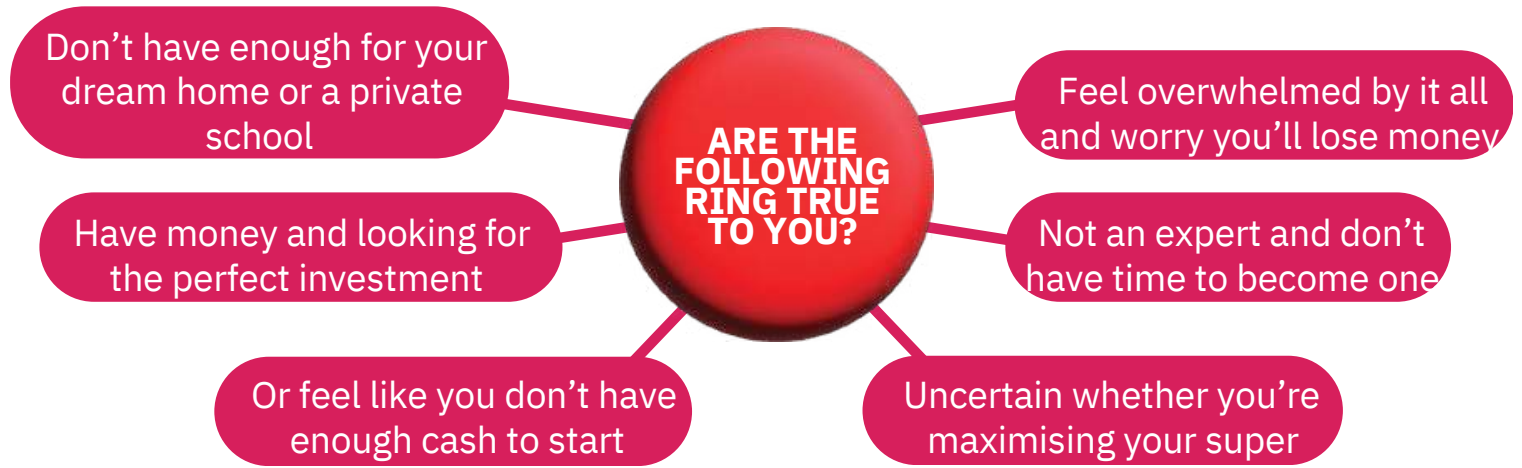
INVESTMENT  
PROPERTY

7

SHARES &  
FUNDS

## STRUGGLING TO SAVE FOR THE BIGGER THINGS IN LIFE?

When it comes to building assets, the hardest part is knowing where to start. It's that fear of making the wrong decision. Which is fine – that's what we're here for.



If your answer is yes, we can help you...



Here's how an assets creation plan can help you:

- Work out where you are, where you want to be and the strategies to get you there
- Ensure your money's always working for you and that you're harnessing the power of compounding returns
- Getting smarter with your tax to save and reinvest money
- Give you peace of mind and security that you'll have more than enough down the track

What you can do:

- Understand the basics, compounding returns, the impact of fees and risk management
- Create a long term investment strategy
- Get started with simple steps first
- Find a partner to keep you on track

When building assets these are the accelerators to consider. If you're looking to

take





8

MANAGE ASSETS  
TO INCOME

9

PASSIVE PLAN

## WORRIED YOU'LL NEED TO WORK 'TIL YOU'RE 70?

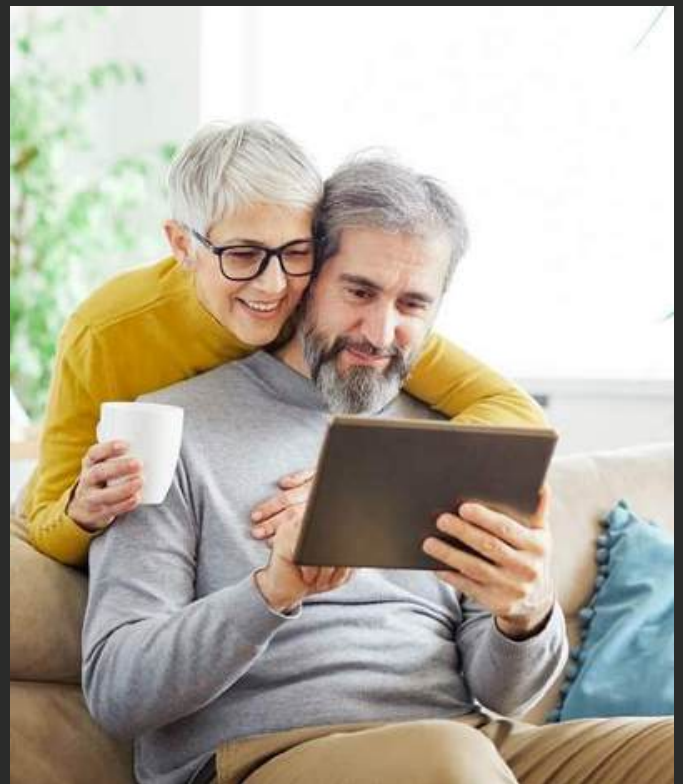
Not having enough money to pay for everything is the Achilles heel of life. If you're worried how you're going to maintain your lifestyle as you edge closer to retirement, the stats say that most of us will run out of money 10 years before we die. But it doesn't have to be that way.



If yes, you need a passive income plan...

Here's how a passive income plan can help you...

- Work out what your future lifestyle looks like and what it will cost
- Give you a plan to restructure your assets to give you the right level of income in retirement
- Ensure your money's always working for you and for as long as you need it to
- Help you pay your home off sooner, as well as pay for holidays and other lifestyle goodies
- Help you navigate all the ever-changing investment regulations



What you can do...

- Map out the lifestyle you want to live and how much passive income you will need to achieve it
- Determine the assets you need to generate that income
- Determine the strategy for converting assets to income

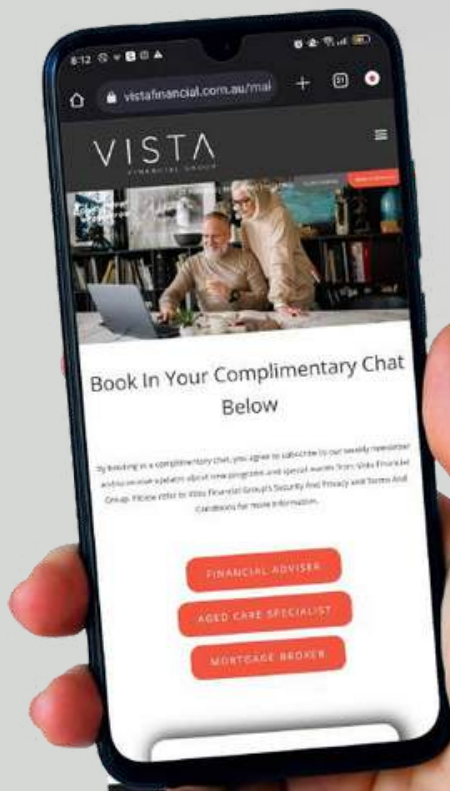
When creating passive income these are the accelerators to consider. If you're looking to take advantage of these strategies let us know and we'll walk you through the ins and outs.

# Let's Chat

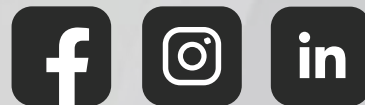
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