



Taking the Lead

**Money Strategies
to Make Your 40s
Count**

NORTHEAST
WEALTH



northeastwealth.com

1300 304 314

The Value of Your 40s

In your 40s, life moves fast.

Your career may be reaching its strongest years. Your income is higher. You're finding a groove that didn't exist in your 30s.

But the demands on your life have grown too. You're likely to be juggling a combination of mortgage repayments, family, school fees, holidays, renovations, and simply enjoying the life you're working hard to build. You may feel like you're earning more than ever, but still not getting ahead as quickly as you expected.

But your 40s also give you something incredibly valuable:
Time.

The financial decisions you make now have another 15, 20 or even 25 years to work for you. A better investment decision has longer to compound. A smarter debt strategy can save years of interest. Better tax planning can create money that can be put to work elsewhere. And getting your financial direction right now can materially change when work becomes optional.

You don't need to put your life on hold to build wealth.

But this is the decade to start making the money you're earning work much harder.

The Questions Worth Answering *NOW*

The big financial decisions you make in your 40s will shape the next 20+ years of your life.



We're earning good money. Why don't we feel further ahead?



Should I pay down the mortgage, invest, or put more into super?



Can we afford the renovations or upgrade without setting ourselves back?



Am I doing enough now to give myself more choices later?



How much should we be putting aside for the kids?



Am I actually building wealth, or just earning more and spending more?

You don't need to have your whole life mapped out.

But the earlier you answer the big questions, the longer you have to benefit from the answers.

The High Income Paradox

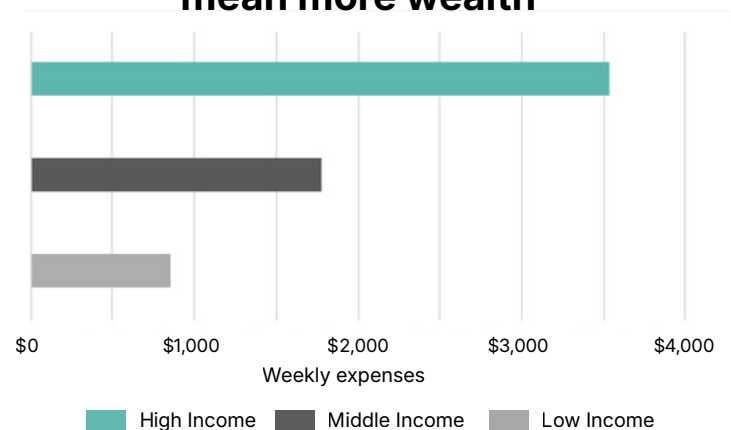
Your 40s can be some of your highest-earning years. But they also come with a lifestyle, and level of spending, that has grown alongside your income.

Without a clear plan, your peak earning years will also be your peak spending years.

There's nothing wrong with enjoying more of what you earn. But higher income creates an opportunity to build your wealth, and too many Aussies squander that chance.

Research consistently shows that high-income households spend significantly more than middle and low-income households. With proper planning, much of this income can be put to better use.

More money doesn't always mean more wealth



**Source: Australian Bureau of Statistics, Household Expenditure Survey 2015-16 (figures CPI-adjusted).*

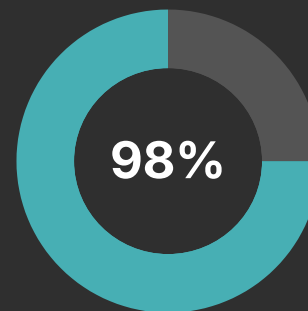


The Real Problem **Isn't Money**

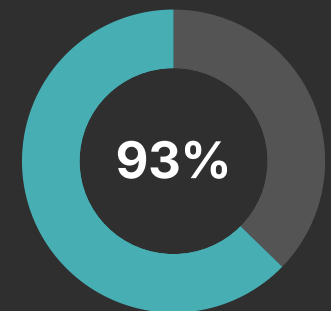
By your 40s, you've got more financial options than ever before.
The challenge is knowing which ones will make the biggest difference.

Pay down debt or put it in offset? Grow your super or your investments? Fixed or variable? Invest more or hold more cash? Each decision can produce a different outcome - and the differences compound over time.

Good advice is about finding the decisions that move the needle. The following pages show how seemingly small changes in strategy can create materially different outcomes over time.



Say their advisers have supported them to make the best possible financial decisions



Say their financial adviser has made them tangibly financially better off

Some financial decisions matter far more than others. Great advice helps you identify them.

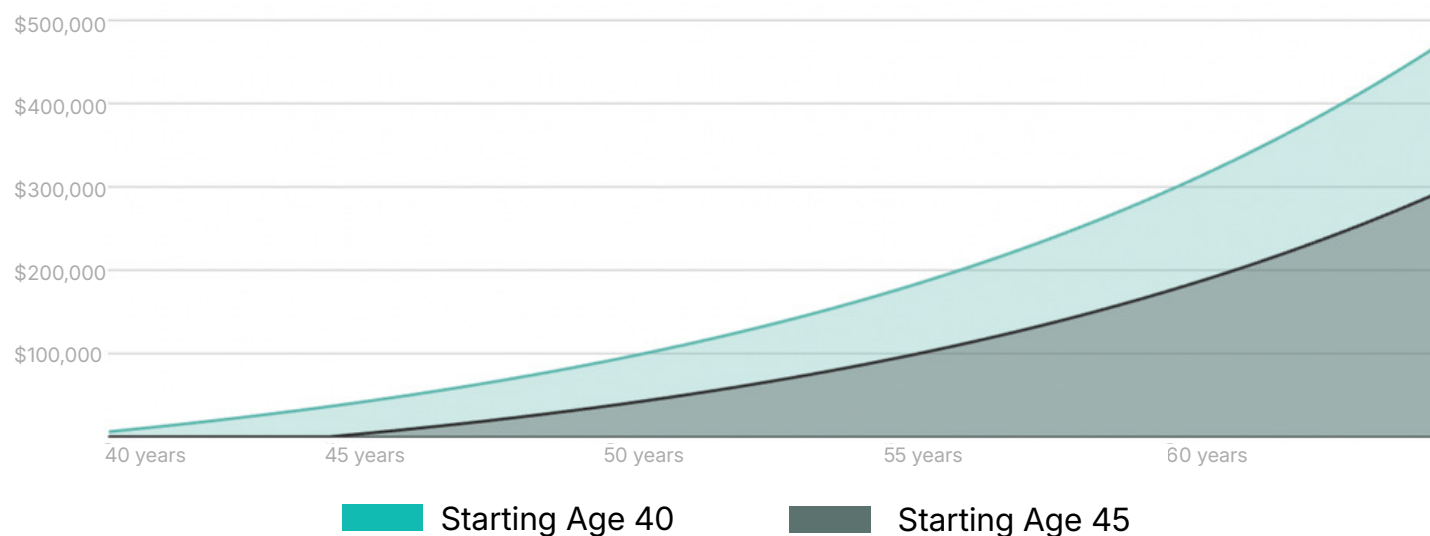
The value of starting NOW.

The Power of Five Extra Years

In your 40s, time is still one of the most valuable financial advantages you have. Money invested today may have another 20 years or more to grow. Consider two people who both invest \$500 a month until age 65.

Scenario 1. Invest \$500 each month from age 40

Scenario 2. Same \$500 per month investment, but starting at age 45.



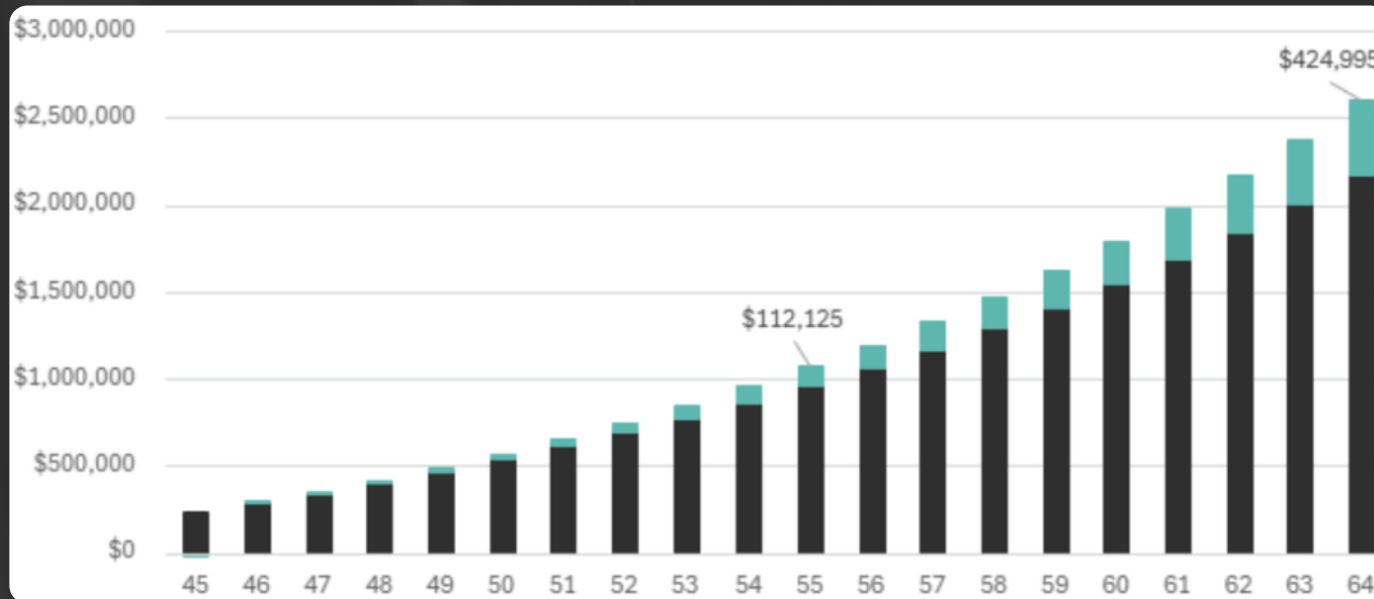
The difference isn't just the \$30,000 that wasn't invested during those first five years. **It's \$180,000 of growth** generated over the decades that followed.

Set your money to work in the right place.

Once you have money left over, the next decision is where to put it. Pay down the mortgage? Contribute more to super? Invest outside super?

Each can build wealth, but the tax treatment, expected return, accessibility and risk can be very different. Consider someone with an additional \$10,000 each year to put towards their future.

The Right Destination Can Make a Big Difference



Scenario 1. Direct the full \$10,000 each year to reduce the mortgage

Scenario 2. Direct the money to super, taking advantage of the available tax concessions and investing the balance for the long term.



Where you put your money can matter just as much as how much you put away. **This strategy creates \$425,000 more wealth at retirement.**

A difference of 1% each year doesn't sound like much.

By your 40s, you may already have hundreds of thousands of dollars invested across super and other investments - with 20+ years for that money to grow.

Consider \$400,000 invested for the next 20 years at 7% net return, versus 8% net return.

Scenario 1

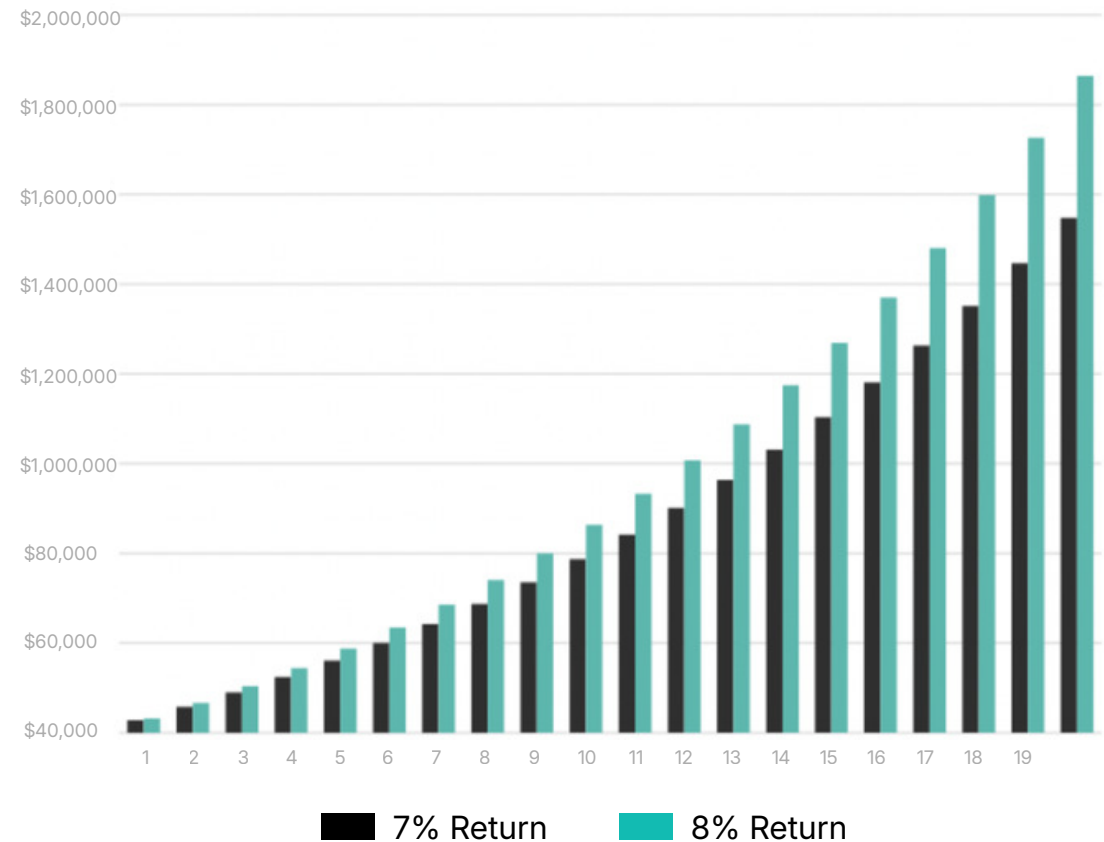
7% pa net return

Scenario 2

8% pa net return

The same \$400,000 earning just 1% p.a. more.

Never Underestimate 1%



20



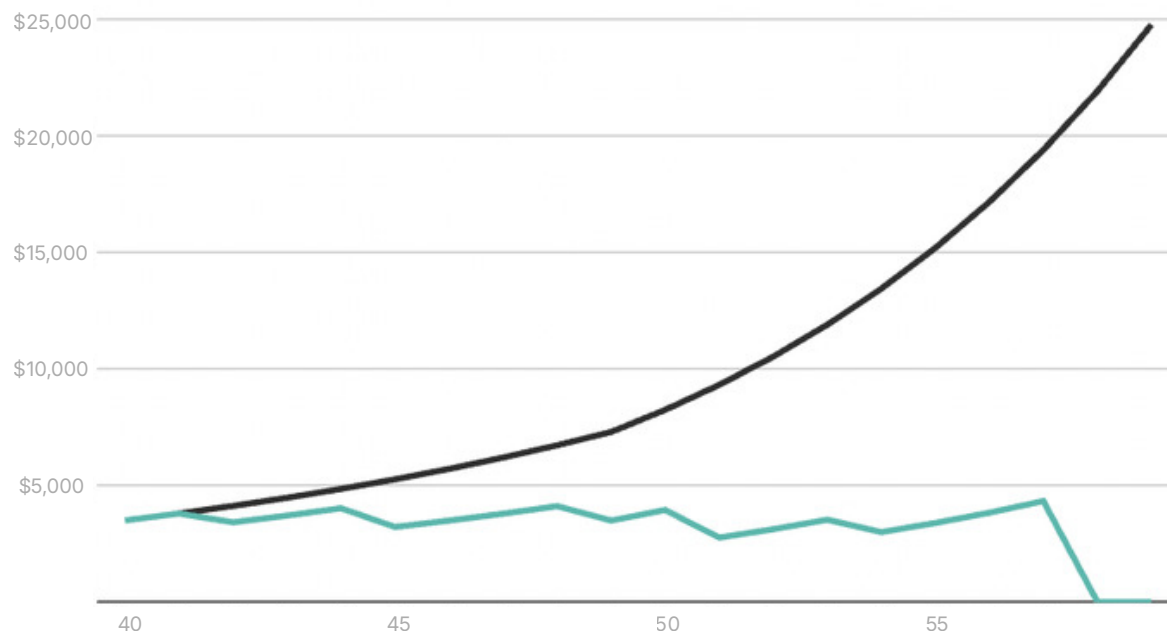
Small percentages become big numbers given enough time.
A 1% difference could mean \$315,000 over 20 years

Protect what needs protecting.

Your need for personal insurance changes throughout your life. And most Aussies don't realise that this cover will become increasingly more expensive as you get older.

In your 40s, you may have significant debt, people who depend on your income, and many years of earnings still ahead. Over time, those liabilities reduce whilst your overall wealth grows. If you're not adjusting your insurance accordingly, you'll likely pay thousands more - for cover you don't need.

Set & Forget? It Could Cost You.



Scenario 1

'Set and forget' (maintain the same level of cover)

Scenario 2

Regularly adjust cover as debt falls, wealth grows and your financial position continually improves.

- Scenario 1 - Set & Forget
- Scenario 2 - Proactive adjustments



Your insurance levels today may be completely wrong in five years. **Would you rather \$140,000 in their pocket, or yours?**

Better decisions add up!

There's rarely one financial decision that changes everything. The bigger opportunity comes from getting a series of important decisions right: decisions like how much you should be saving, where you should place your money, how you manage tax, and how you spend your hard-earned money along the way.

Across the previous examples, relatively ordinary changes produced materially different financial outcomes.

THE AMOUNT YOU COULD SAVE



+\$131,597

Tax Planning



+\$179,730

Start 5 years earlier



+\$424,995

Super vs mortgage



+\$316,509

1% difference



+\$139,262

Insurance strategy



Over 20 years, better decisions can be worth hundreds of thousands of dollars. That's the value good financial advice should be measured against.

What you get when working with us.

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Direction



Understand where you are today and where you want to be tomorrow.

Clarity

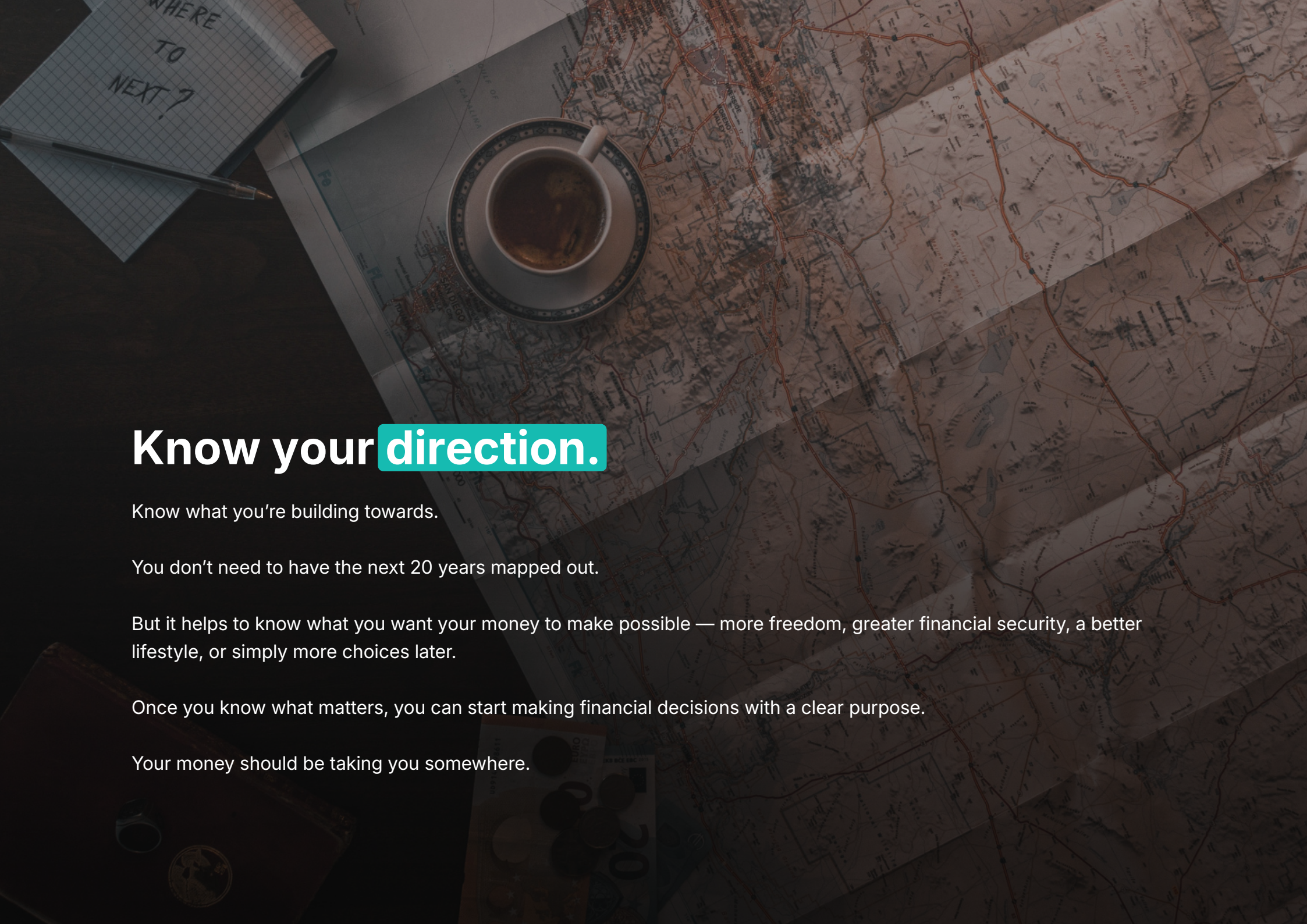


Turn complexity into confidence with advice that's clear, practical and personalised.

Progress



Build momentum with advice that evolves as your life and goals change.

A top-down view of a desk. A large, detailed map of the southwestern United States, including California, Nevada, and Arizona, is spread across the surface. In the upper left, a small notepad with a grid pattern has the words "WHERE TO NEXT?" written on it, with a pen resting on it. In the center, a white cup of coffee sits on a matching saucer. The overall lighting is soft and warm, creating a contemplative atmosphere.

Know your direction.

Know what you're building towards.

You don't need to have the next 20 years mapped out.

But it helps to know what you want your money to make possible — more freedom, greater financial security, a better lifestyle, or simply more choices later.

Once you know what matters, you can start making financial decisions with a clear purpose.

Your money should be taking you somewhere.

Progress means giving your best decisions time to work for you.

You don't need to transform your finances overnight.

Most meaningful financial progress comes from making a series of good decisions, and then giving them time to flourish.

In your 40s, you still have plenty of that time. But every year you wait is one less year for better decisions to compound.

You don't need to get everything right today. But there's real value in getting started.

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About

NORTHEST

Northeast Wealth is a Melbourne-based financial planning practice that has spent years helping Australians move from financial uncertainty to genuine confidence.

What sets us apart is how we work. We look at your complete financial picture and build a strategy that's genuinely tailored to your life. We provide advice across key areas like retirement planning, superannuation, investment management, tax minimisation, personal insurance, and debt reduction.

When working with us, you get a team that stays with you. Whatever stage you're at, we cover the ground that matters.



Investing with purpose. 100% of our recommendations are screened for responsible and sustainable criteria without compromising long-term performance.

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Our Services

Every problem we walked you through has a specific solution.

We handle all of it, from structuring your tax and super, to sequencing your competing goals, to protecting what you've built.

Here's what that can look like in practice.



Financial Planning

We work closely with you to create a personalised plan that aligns with your goals.



Investment Strategies

We develop strategies tailored to your risk tolerance and objectives.



Retirement Planning

We'll help you create a plan that has you feeling confident about your retirement.



Tax Optimisation

Minimise your tax liability and optimise your financial situation.



Debt Management

Develop a debt repayment plan to eliminate payables and achieve financial freedom.



Risk Management

We design strategies that protect your wealth and secure your family's future.



Estate Planning

We'll help you minimise estate taxes and simplify the inheritance process.



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Your future has more possibilities than you think.

Get clarity on where you are today, direction on where you want to go, and a strategy to make the most of the years ahead.

No cost. No obligation.

[Book a Discovery Call](#)