



The key to building the healthy financial life you want is planning.

So why do only 28% of New Zealanders do it? It's not that we don't want financial stability now and in the future, or to provide for and protect our family and business interests – because we do.

In truth, thinking about finances can be challenging. It requires some deep-level thinking about your desired lifestyle, what is really important to you, and what you want to achieve. And then there is your partner, family and business (if any) to consider. In short, there is a lot to think about!

But too little time, lack of knowledge (where do I start? what should I do?) or concern over whether you're making the right choice from a wide range of options, can often result in inaction.

The good news is that at Sam Kodi we know how you can quickly gain control of your finances and maximise your wealth growing opportunities. With our comprehensive and strategic financial planning, advice, wealth management and on-going support, we help you live comfortably and confidently now and in the future.

OUR APPROACH

FINANCIAL PLANNING

Our goal is to make money matters easy for you. Starting with a tailor-made financial plan, we evaluate your current circumstances and explore your financial goals:

- What have you got?
- What do you want to achieve? And, most importantly...
- What do you need to do to reach your goals?

It's your life so we don't make assumptions about what is important to you or try to fit you into a plan that doesn't reflect you and your goals.

THE SIX STEPS TO THE HEALTHY FINANCIAL LIFE YOU WANT

6 | INVESTMENTS

Your money needs to last longer than you. Will you have enough?



4 | DEBT

Debt which is poorly structured or of the wrong kind can limit your financial progress. Is your debt working for you?



5 | PASSIVE INCOME

An income stream which is not dependent upon you working will ease your retirement. Can you afford to retire?



2 | INCOME

Your ability to earn an income is what creates your standard of living. How long can you live comfortably if you can't work?



3 | MAJOR EVENTS

Unfortunate & unpredictable events can strike at any time. Can you withstand a personal or business disaster?



1 | ASSETS

Hard earned or inherited wealth of all asset types need to be protected from loss. How safe are your assets?



“The power to change your life lies in the simplest of steps”

Steve Maraboli

PLAN IMPLEMENTATION

Once you have a plan, it's all about putting it into action. Some things you will have to take care of yourself – only you can work for your money – while we ensure your money (and assets) work better for you.

ON-GOING REVIEWS & SUPPORT

Life doesn't stand still and your needs and goals will change over time. We provide regular periodic reviews and continuing support to help you make any necessary adjustments to your plan and keep you on track financially – no matter what life throws at you.