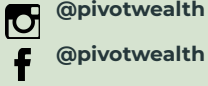


# How to be smart with money during COVID 19

PIVOT

WITH BEN FROM PIVOT



BE MONEY SMART DURING COVID19 | WITH BEN NASH FROM PIVOT

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# How to be smart with money during COVID19



Make smarter money moves  
w. Ben Nash from Pivot Wealth

## For the lawyers...

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Disclaimer: Please be smart! Don't rush out and lock yourself into a 30 year strategy based on this presentation...

The information in this presentation is general and has been prepared without taking into account your situation, circumstances, wants or needs. Before making any decision you should assess your circumstances.

While the information provided is believed to be accurate and complete, Pivot Wealth does not accept responsibility for any inaccuracy or actions taken in reliance upon this information.

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# Warning: The world has changed

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THINGS HAVE CHANGED

## We don't know when or what the new normal will be



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THINGS HAVE CHANGED

## #WFH is likely to continue



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**THINGS HAVE CHANGED**  
The property market has been  
disrupted

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**THINGS HAVE CHANGED**  
The government is pumping  
money into the economy

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**But important things  
are unchanged**

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**THINGS THAT ARE THE SAME**  
We still aspire to  
financial freedom

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**THINGS THAT ARE THE SAME**  
Smart companies are  
making good money

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**THINGS THAT ARE THE SAME**  
Bondi still in demand

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THINGS THAT ARE THE SAME

Tourism, education, services, research, medtech, goods still needed

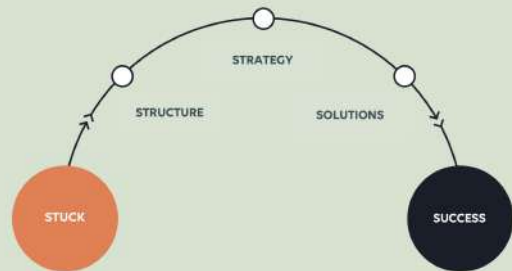
THINGS THAT ARE THE SAME

ScoMo is still a tosser

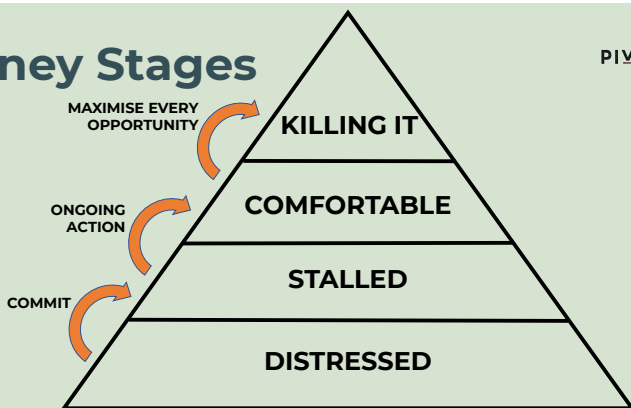
## Common Problems



## Three elements to get right



## Money Stages

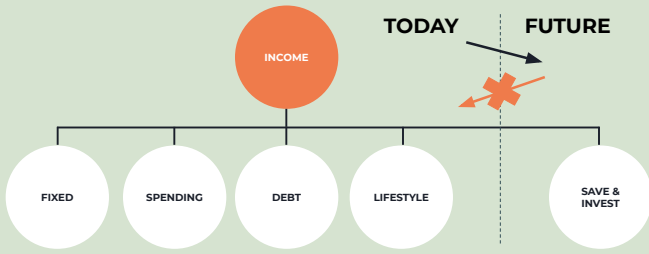


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# 01 Structure



## The Pivot Automated Banking System PIVOT



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## COVID19 Impact

- Opportunity to reduce costs
- Defence extra important
- Cash savings more risky

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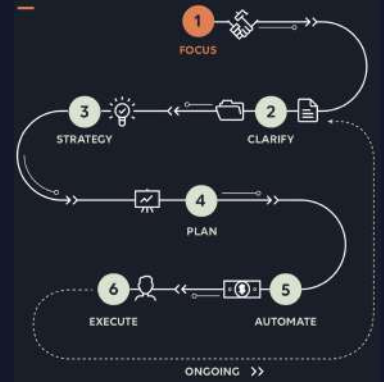
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## 02 Strategy

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## How to Plan



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- Don't not act out of fear!
- Defence, Defence, Defence
- Get help if things are complex

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## 03 Solutions

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# The power of time

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- You start with \$0
- Save \$10 per day
- Invest in the share market average

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# The power of time

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	Year 10	Year 20	Year 30	Years 40
Total Investment	\$36,500	\$73,000	\$109,500	\$146,000
Value at end (@ 8.7%)	\$57,873	\$195,577	\$523,234	\$1,302,872
Investment @ 8.7%	\$0	\$36,500	\$73,000	\$109,500
Value at end	\$0	\$57,873	\$195,577	\$523,234

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# ASX 200 10 year return now 4.66%

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# Putting it into action



- Understand investing
- Choose your strategy
- Get started and be consistent

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# COVID19 Impact

- Massive opportunity
- Plan key to smart moves
- Knowledge/plan for confidence

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# 04 Mistakes



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# Making choices in isolation

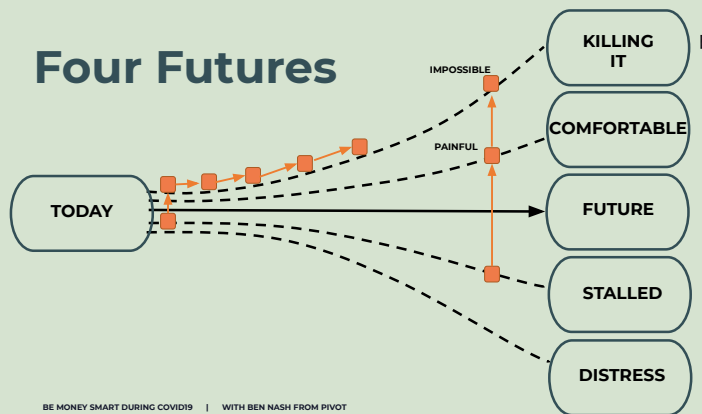
# Seeking the 'best' option

# Unconscious Prioritisation

# Wrong advice

# 05 Next Steps

## Four Futures



**“If information was the answer, we’d all be billionaires with perfect abs.”**  
- Derek Sivers

## Breakthrough Strategy Session PIVOT

- Clarity on the three biggest money opportunities for you
- A clear list of money roadblocks to clear
- Personal no BS Q&A session
- Customised tools, including Amazon Best-Seller, Get Unstuck

**100% of proceeds donated to charity partners**



# Questions?