

# Helping young ambitious lawyers

reach a financial  
verdict that sets  
you up for life.



**PARAGON**  
PRIVATE WEALTH

# Is the jury out on your finances?

You know the joke about the lawyer retiring at 40 with bags of cash, a holiday house in the Swiss Alps and a penchant for playing the stock market... He was living the dream but made poor choices and it all went belly up.

Want a bona fide dream run that cements all your hard work so you can live the life you always imagined, financially secure and stress free? Congratulations, you're in the right profession. You're making headway in your career and starting to reap the rewards of your hard work.

Your earning potential is impressive, but did you know the financial decisions you make now will affect the remainder of your working life and beyond?

You have the world at your feet and are in pole position to set yourself up for a future with choice, whether that means one day making partner or owning your own legal practice. You just need to get a head start on planning your finances and making the right decisions.

At Paragon Private Wealth we specialise in working with young ambitious lawyers on their way to becoming an Associate. We understand the specific challenges you face when it comes to balancing your demanding legal career with enjoying the here and now.



## Do you:

- Want the luxury of living in the moment knowing that the time and effort you put in today will pay off 'big time' in the future? You have not studied and worked this hard, for this long, for it to be any other way.
- Realise the importance of developing good spending and saving habits while you're an employee with a regular salary? You will need these skills when you become partner and your earnings flow in irregular lump sums.
- Need to think about securing finance and how to use debt wisely? You may be looking to fund an extravagant lifestyle, putting down a deposit on a house or planning a family.
- Know that if you lock in your insurances now, you can be covered well into the future, at today's prices. That's called win-win.
- Want to keep things simple: any financial decisions made today must be adaptable and portable. Who knows where you'll be working in 10 years time?

We know that the earlier you start investing in your finances (while you have youth and health on your side), the easier it is to live life by your rules.

# Working together to make it happen:

With our help, you can be in the driver's seat of your financial life, getting a head start on decisions that will set you up for the future.

## SEIZE OPPORTUNITIES

### It's all about YOU

We help you clarify and prioritise what you want from life, and establish realistic expectations to assist you achieve your goals. This involves balancing your spending and savings habits so you can cover future expenses, such as holidays, fancy cars, your dream home or raising a family, without sacrificing all of the good things in life today.

## SUPERCHARGE YOUR SAVINGS

### Investment Planning

We devise a disciplined investment plan specifically to fast-track your wealth creation. Without taking unnecessary risk, we examine all options, including shares, property and other asset classes.

## MAKE DEBT WORK FOR YOU

### Debt Management

We help you use smart borrowings (debt) to cement your lifestyle and business decisions, and develop a strategy to become debt free, fast.

## STATE YOUR WISHES

### Estate Planning

We help prepare the essential documents you need, such as a will, to make sure your wishes are met, no matter what.

You can do it alone, but do you really have the expertise, discipline and objectivity to gamble with your hard earned savings?

## COVER AGAINST CRISIS

### Insurance

We put in place safeguards to shield you and your family against unexpected events that you think will never happen to you, such as accident, illness, unemployment or death. Your dreams don't have to go up in smoke just because your house does.

## PAY LESS TAX, LEGALLY

### Tax Planning

You work hard for your money and it's important to minimise the amount of tax you legally have to pay. We keep you abreast of crucial tax developments affecting your financial affairs so you can keep more money in your pocket.

## RETIRE ON YOUR TERMS

### Superannuation

The decisions you make with your money today affect your nest egg tomorrow. We guide you on how to increase your superannuation benefits and pay as little tax as necessary so your super lasts as long as possible.





# Why Paragon Private Wealth?

While you solve your clients' legal problems, let us carry your financial burden so you can get on with the job of 'gunning' it through the legal ranks and enjoying being young and alive!

We LISTEN and spend time UNDERSTANDING what is important to you and help you articulate your personal and financial goals.

We ADVISE and DISCUSS our recommendations in detail to ensure you fully UNDERSTAND what's involved.

We CLARIFY anything that is unclear and answer any questions you may have.

We provide OBJECTIVITY in helping you resolve the real issues, without haste or emotion.

We filter all available information to help you make INFORMED DECISIONS.

We take action, and expertly MANAGE your entire financial life on an ongoing basis.

We know that we can't be experts in all things so, if required, we will INTRODUCE and collaborate with other specialists.

We COMMUNICATE and maintain frequent contact. This includes meeting regularly to review your affairs and CONTACTING you when potential changes or opportunities arise.

We understand your time is precious and are here to help you MAKE THINGS HAPPEN.

You know that getting the right advice can be the difference between winning and losing. Practice what you preach and don't leave your finances in contempt.

Let's talk.



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