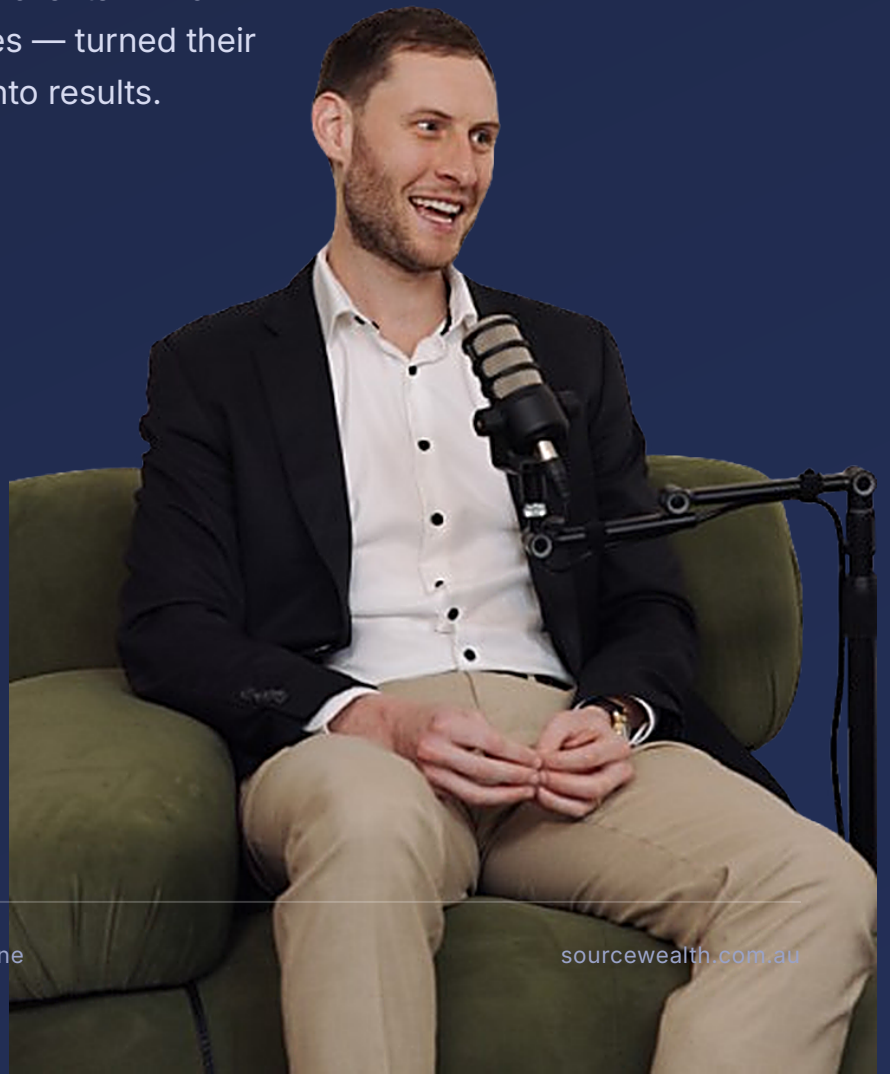


Client Stories

Seven journeys to financial clarity.

A look at how real Source Wealth clients — from business owners to young families — turned their goals into a plan, and their plan into results.



About Source Wealth

Your trusted source.

Source Wealth exists to help you achieve your goals — not just how much money we help you create. As a goals-based practice, we measure success by how many of your life's ambitions we actually help you reach.

You'll work directly with Director Michael Sauer from your very first conversation, not a rotating cast of advisers — backed by the research, technical and compliance resources of a licensed dealer group.

Whether you're planning your first home, growing a family, running a business, or heading into retirement, Source Wealth has helped hundreds of clients move from financial uncertainty to genuine confidence about the future.



Michael Sauer

Director & Certified Financial Planner®
Bachelor of Business (Accounting) &
(Banking & Finance)

12+

years' experience across four
financial planning practices

CFP®

Certified Financial Planner —
the recognised standard of
excellence in the profession

What our clients say — 5.0★ on Google, 50+ reviews

★★★★★

*"Excellent results...an enjoyable
process from the get go."*

Wesley

★★★★★

*"We left his office with a clear
view of our future."*

Jaime

★★★★★

*"Michael was absolutely
fantastic. He prepared a
financial plan... with amazing
results."*

Adrian

★★★★★

*"Michael absolutely crushed it!
His expertise and guidance
helped us understand and
navigate complex financial stuff
and come out on top."*

Rini

★★★★★

*"Approaching retirement can be
a daunting process, so we are
grateful to Michael for his help
and support."*

Colin

★★★★★

*"Michael has been a great help
in setting out a plan for our
financial future based on our
goals and objectives."*

Adam

Business owners

David & Sarah

Married · Ages 46 & 48 · Run a manufacturing business together · Two teenage children

Where they started

David and Sarah had spent over a decade building a successful manufacturing business — David as CEO, Sarah managing the books. Almost all of their wealth was tied up in the business, and they had never had formal modelling done to know whether their exit plan actually stacked up.

What they wanted

To sell the business within five to six years for a meaningful sum, help their kids with first cars and future house deposits, buy a holiday home closer to the water, and travel more once the business had sold and the kids had finished school.

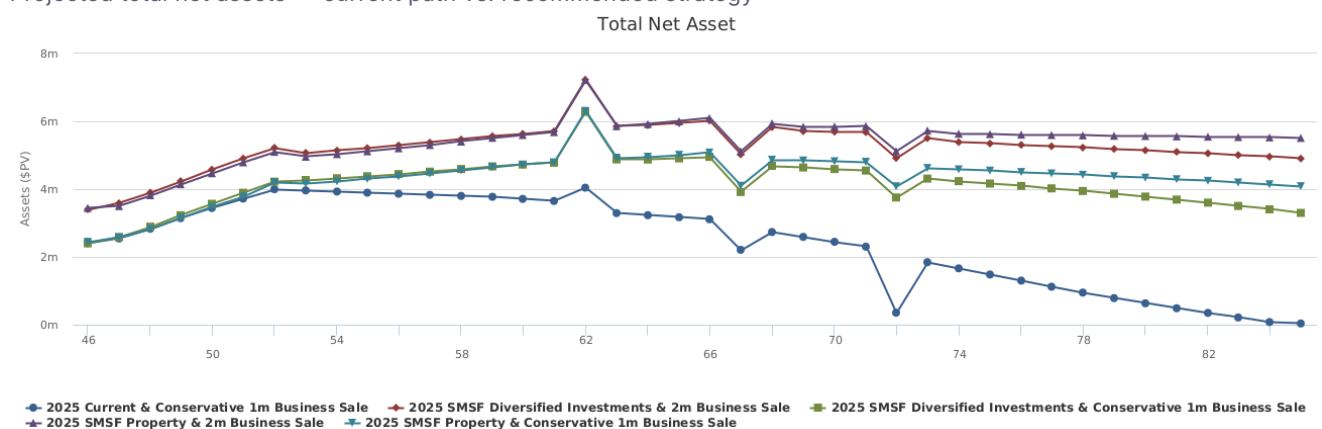
What we did

We worked alongside their buyer's advocate and mortgage broker to model a Self-Managed Super Fund strategy — allowing the business to buy its own commercial premises through super via a Limited Recourse Borrowing Arrangement, turning rent they were paying a landlord into equity for their own retirement. We structured their cashflow to pay down the new SMSF debt aggressively and reviewed their estate planning.

The outcome

David and Sarah now have a clear, modelled pathway to their business sale, a super fund working harder for them through property ownership, and confidence that life after the sale — travel, a holiday home, and helping their kids — is genuinely achievable.

Projected total net assets — current path vs. recommended strategy



\$2,000,000

Estimated to be up to \$2 million better off over 20 years under the recommended strategy — from owning the business premises through super, an ongoing contribution strategy, and risk-aligned investing.

This case study is illustrative and based on a real client engagement. Names and identifying details have been changed to protect client privacy. Outcomes depend on individual circumstances and are not guaranteed.

High income family

James & Priya

Married · Ages 39 & 38 · IT & healthcare professionals · Growing family, three investment properties

Where they started

James and Priya were high earners with three investment properties, but had never assessed whether those properties were actually pulling their weight. With another baby on the way and a shared wish to work less, they needed a clear-eyed view of what they could really afford.

What they wanted

To move into less stressful, part-time roles, take a six-month sabbatical, fund private school fees from Year 7, and still retire comfortably by 60.

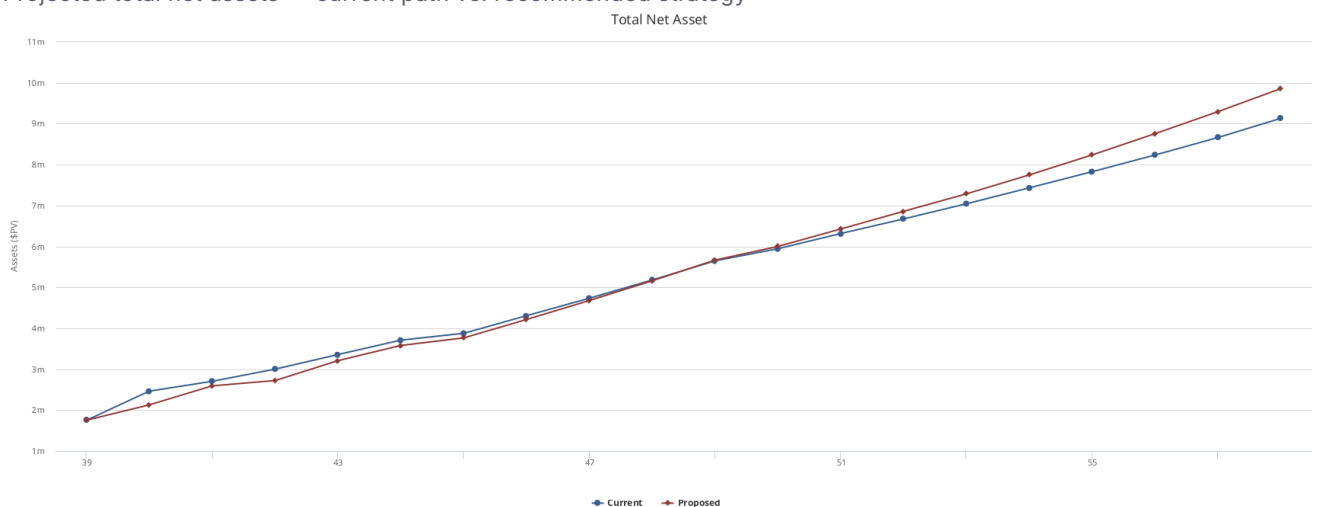
What we did

We ran a total-returns analysis on all three investment properties and identified two significantly underperforming, negatively-geared assets. We modelled a phased sell-down, directing the proceeds into a diversified investment portfolio, additional superannuation, and an education savings plan for school fees — alongside a debt recycling strategy to make their remaining home loan more tax-effective.

The outcome

James and Priya freed up cashflow and simplified their asset base, with a modelled plan that supports parental leave, funds private schooling, and still keeps their sabbatical and retire-at-60 goals firmly on track.

Projected total net assets — current path vs. recommended strategy



\$720,000

Estimated to be \$720,000 better off over 20 years by following the recommended strategy, compared with their current path.

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Approaching retirement

Robert & Margaret

Married · Ages 66 & 65 · Transitioning out of work · Longtime SMSF trustees

Where they started

Robert was still working while Margaret had already retired. They'd run their own SMSF for years but were unsure whether it still made sense as they moved into retirement, and hadn't looked closely at what they were entitled to from the Age Pension.

What they wanted

Certainty around winding up their SMSF, budget for short trips and a bucket-list holiday, a new car and some home renovations, and an eventual plan to downsize.

What we did

We modelled winding up their SMSF and moving to a lower-cost, diversified super fund, timed lump-sum withdrawals to pay off their remaining mortgage, and carefully sequenced their Age Pension applications around each of their birthdays to maximise their entitlements as they finished working.

The outcome

Robert and Margaret now have a simplified super structure, a mortgage-free home, and a confirmed pathway to the Age Pension — giving them the confidence to enjoy the travel and lifestyle they'd been putting off for years.

Some of what they're working towards

Wind up the SMSF

The Ghan train trip

Full retirement



As soon as possible

2026 · \$10,000

Age 67

\$20,400

Estimated combined tax saving from the recommended super contribution strategy — on top of a further \$4,477 net boost to their Age Pension during the transition to retirement.

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Young family

Ben & Emma

De facto · Ages 32 & 25 · Tradesperson & healthcare worker · Planning their first home and a family

Where they started

Ben and Emma were both working hard — Ben in a trade, Emma in healthcare — but had never mapped out how a wedding, a first home and starting a family would all fit together financially.

What they wanted

A wedding, their first family home, room in the budget for Emma's income to drop once they started a family, and a new car along the way.

What we did

We built a clear cashflow structure so they could see their surplus at a glance, moved their super onto lower-cost platforms, and used the First Home Super Saver Scheme to help fast-track their deposit. We also put new, more suitable income protection and life insurance in place for both of them.

The outcome

Ben and Emma now have a realistic savings plan for their wedding and first home, protection in place before starting a family, and a clear picture of what Emma's income drop will mean for their budget — instead of guessing.

Some of what they're working towards



\$2.02M

Projected investable assets by Ben's retirement at 60 under the recommended plan — without ever needing to buy an investment property.

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High net worth individual

Michelle

Divorced · Age 52 · Mother of two · Managing a significant asset base independently for the first time

Where they started

Following her divorce, Michelle needed to make major decisions about superannuation and investing a substantial sum of savings — much of it on her own for the first time, and with a strong wish for her money to be invested ethically.

What they wanted

To secure her long-term living expenses and yearly overseas travel with her children, build her financial confidence, and eventually fund a passion project teaching gifted children.

What we did

We established a family trust and ethically-screened investment and superannuation portfolios, structured her cash into high-interest accounts, and helped her access government family entitlements she hadn't been claiming. We ran multiple modelling scenarios so she could see, in black and white, that her goals were achievable.

The outcome

Michelle has a values-aligned investment structure, clarity over her financial future, and — for the first time since her divorce — genuine confidence managing her own money.

Some of what she's working towards

Yearly travel with kids

Teach gifted children

Independent finances



\$690,000

Estimated compounded benefit by age 77 under the recommended strategy — equivalent to six extra years of living expenses covered.

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An unexpected inheritance

Daniel

Single · Age 36 · Inherited several properties and investment portfolios · Considering a move overseas

Where they started

Daniel inherited a mix of properties and investment portfolios from family, and suddenly found himself with decisions to make that he'd never had to think about before — all while dreaming of relocating overseas.

What they wanted

Guidance on what to do with the inherited assets, enough income to support the lifestyle he wanted, and to know whether relocating overseas was actually feasible.

What we did

We recommended selling the inherited investments and reinvesting the majority into a diversified portfolio, used carry-forward contribution rules to direct a large super contribution in the most tax-effective year, and modelled several scenarios — including purchasing a property overseas — so Daniel could compare his options side by side.

The outcome

Daniel now has a diversified, professionally-managed portfolio in place of an inherited grab-bag of assets, a tax-effective super strategy, and clear modelling confirming his move overseas is genuinely within reach.

Some of what he's working towards

Retire or slow down

Relocate overseas

Invest the inheritance



\$29,682

Estimated net tax saving from the superannuation contribution strategy alone — reducing the CGT impact of selling an inherited property.

This case study is illustrative and based on a real client engagement. Names and identifying details have been changed to protect client privacy. Outcomes depend on individual circumstances and are not guaranteed.

Working towards financial freedom

Mark & Chris

De facto · Ages 45 & 39 · Corporate professionals · No dependants

Where they started

Mark and Chris were both doing well in demanding corporate careers, but had never worked out what "enough" actually looked like — or when they might have the choice to stop working altogether.

What they wanted

Yearly travel, the option to stop working in their sixties, an upgraded home, and enough set aside for comfortable aged care later in life — without needing to leave an inheritance behind.

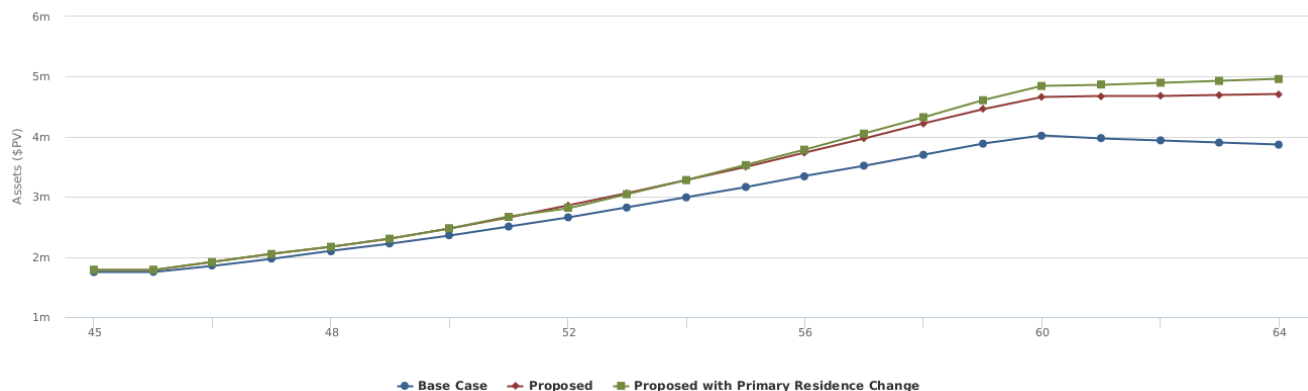
What we did

We set up a cashflow structure and had both make personal deductible super contributions, consolidated their super onto a lower-cost platform, and modelled exactly what balance they'd need to fund travel, a home upgrade and aged care decades from now — while protecting their income with new, better-value income protection insurance.

The outcome

Mark and Chris now know precisely what they need to save to have real choice about when they stop working, with a modelled plan covering everything from next year's holiday to aged care decades away.

Projected total net assets — base case vs. recommended strategy
Total Net Asset



\$1,092,000

Estimated to be over \$1 million better off over 20 years under the recommended strategy, compared to their current path.

This case study is illustrative and based on a real client engagement. Names and identifying details have been changed to protect client privacy. Outcomes depend on individual circumstances and are not guaranteed.

Ready to write your own story?

Every story in this booklet started the same way — with a single, obligation-free conversation. If you'd like the same clarity over your own goals, we'd love to help.

Book a free initial chat

sourcewealth.com.au

Email us

support@sourcewealth.com.au



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