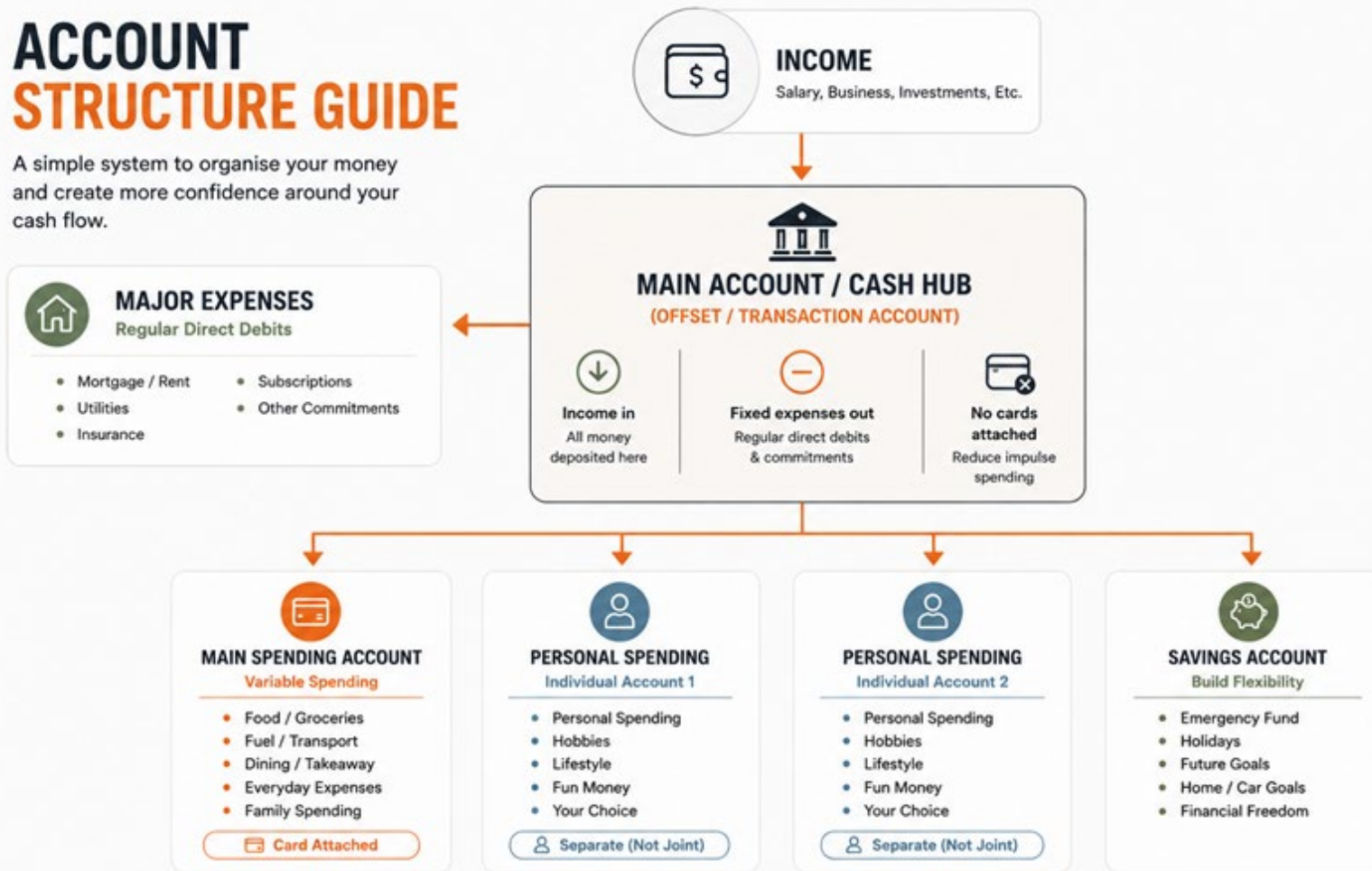


# ACCOUNT STRUCTURE GUIDE

A simple system to organise your money and create more confidence around your cash flow.



**IMPORTANT NOTE FOR HOMEOWNERS** | Where appropriate, consider linking all accounts to an offset structure. This may help reduce interest while keeping your money accessible.

✓ **KEEP THE SYSTEM SIMPLE. MONEY SHOULD FLOW AUTOMATICALLY.**