

Welcome to Wealth Matrix News.

This is your inside guide to
Doing the opposite of the masses;
so that you can
Have the opposite of the masses,
e.g. Financial Freedom and Choice.

Please feel free to forward your Wealth Matrix News onto work colleagues, family and friends.

NEXT CLIENT MENTORING SEMINAR ~

“The Truth about Superannuation. How you can greatly increase your Superannuation Performance.”

Wednesday 19th of August 09

Compulsory Superannuation has been in place since 1990. Since that time successive federal governments have continued to change the rules about how you invest in super and how you can profit from it.

Recently Superannuation funds have all made huge losses; between 20 and 40% has been wiped off the value of Australians' Superannuation over the past year.

The country is now starting to question the effectiveness of super and the government is again changing the rules.

This Mentoring Seminar will investigate the reality of Super and how you can take control of your super earnings.



Is being wealthy determined by how much you earn?

The federal government during its recent budget announcement, has once again drawn a line in the proverbial sand that delineates between “the rich” and “the not rich”. The line of demarcation set during last years budget was \$150,000 a year income – this was the cut off for the baby bonus and family tax benefit part B.

This year Labour has added a few more lines to divide “rich” from “not rich” such as; \$100,000 p.a for the medicare levy rebate, \$75,000 p.a through to \$240,000 p.a for various tiers of private health insurance rebates.

This budget decision has incurred a huge amount of media attention and a lot of discussion in the public arena, in particular; *“how much income do you need to earn before you are rich?”*

In this edition of Reality Cheque we will examine the paradigm that *“being wealthy is determined by how much you earn”*.

Luckily for you being rich *‘is determined not by what you earn, but by what you do with what you earn’*.

Most people assume that you have to earn a lot of money to be wealthy. In fact a lot of people in Australia

completely dismiss the idea of becoming wealthy as they simply see it as being out of their reach because they don't earn a high income.

The interesting fact is; that the majority of people who build wealth started with a moderate income. In Australia 80% of property investors earn less than \$80,000 a year.

What Does Wealth Mean?

The Macquarie Dictionary, in part, defines wealth as; “a great store of valuable possessions, property, or riches...”

Interestingly this book definition of wealth is what 95% of the population believes to be true and exactly the opposite of what I and the other 5% of the population hold as a definition of wealth. At Deden we have two founding principles of wealth;

The First Principle of Wealth:

This is a Spiritual/Emotional foundation of wealth;

Wealth is a Balance between your **Health**, your **Relationships** and your **Money**.

That is to say, you are wealthy when all three areas of your life are balanced and

Doing The Opposite!

- 95% of the Population are \$ Poor/ Middle Class
- 5% of the population are \$ Wealthy
- 95% of the population would rather be right than happy
- 5% of the population would rather be happy than right
- 95% or 5% - Which one do you want to be?

Would you rather be right and poor or happy and rich?

Would you like to have access to and be supported by a Mastermind Team of Professionals?

Do you want to invest like the wealthy?
Imagine the wealth you could generate when you have your very own Private Wealth Manager working for you.

Deden can help you become a 5%er.

Deden teaches a proven formula where investing is as simple as making a single phone call and then following a detailed plan, step by step, bound by an iron clad set of rules.

Quote of the Month:

“Anybody can wish for riches, and most people do, but only a few know that a definite plan, plus a burning desire for wealth are the only dependable means of accumulating wealth.”

~ Napoleon Hill, *Think and Grow Rich*

Please note, that the information provided within this newsletter is general in its nature and intended as educational only. It is not as a replacement for individual assessment as provided in the Deden Wealth Optimisation and Fingerprint Plan.

supported. Or in other terms; there is no point having a lot of money if you are too sick or have no friends to share it with. And vice versa; there is no point having a lot of health if you have no money to go out and enjoy it.

The Second Principle of Wealth:

This is a Financial/Lifestyle foundation of wealth; Wealth is measured in days not dollars.

As the famous Buckminster Fuller was quoted to say *“Your wealth is determined by the number of days you can survive if you stopped work (earned income) today”* or put simply;

How many days could you maintain your current lifestyle if you stopped work tomorrow?

Looking at these definitions of wealth it is easy to see that wealth has nothing to do with the *“great store of valuable possessions, property, or riches”*.

Wealth in fact has more to do with how you can maintain your current lifestyle based on your values, your health and your relationships.

The great thing about our definitions of wealth, is it means you are able to be wealthy regardless of whether or not you drive a luxury sports car or live in a waterfront property.

The interesting thing is 95% of the people who drive those cars and live in those houses are, by the above definition in fact poor - as we know that they are usually three months away from being broke if they lost their high paying job.

So how can this benefit you and how is it you don't need to earn a high income to build wealth? Simple, you are wealthy once you can stop work and maintain your current lifestyle. Following the formula for building wealth;

Leverage x Time = Wealth

This means that you are able to build wealth at all levels of income. The amount of time it takes for you to build your wealth is determined by the assets and the income you can leverage. Generally speaking; if you have a low income it is going to take a little longer to build your wealth. Although I have seen clients on modest incomes build wealth a lot faster than high income earners as they aren't burdened with high person debt loans for toys, trinkets and cars!

What do you Do with what you Earn?

As old Akrod said *“A part of all you earn is yours to Keep”*.

Building wealth requires no more than a great desire coupled with a proven plan and patience. I see people underestimate the power of time in building their wealth. Time is a constant we can't escape and one that seems to (inexplicably) move faster as we get older! No matter what your income you are able to build wealth with the right plan, strategy, team and support.

At Deden we have the proven plan, strategy and Master Mind team to help you build your wealth. Are you ready to start building your wealth today? ➔

To achieve your desired outcome you must know the fundamentals for investing and you **MUST** follow a specific set of investing rules. Deden is able to educate you on these fundamentals and rules.

At DEDEN we are passionate about providing our clients with the right knowledge, Master Mind Team and tools to assist them to safely and effectively build their wealth, whilst simultaneously improving their quality of life.