

**UNBELIEVABLE VALUE
FOR ONLY \$29.95**

ALL-IN-ONE

PERSONAL FINANCE ASSOCIATE by Parcu\$ Group

Budgeting, Financial Planning, Real-Estate & Shares Analysis plus much more...

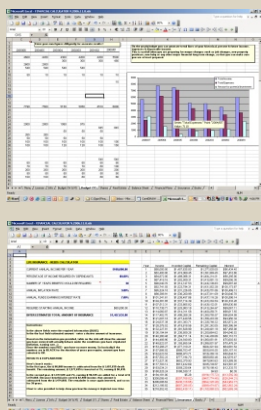


One of Your Yachts - NO?
Let us help you get there !

Take Control of Your Own Financial Future

Financial Planning Templates

“A goal without a plan is just a wish” Antoine de Saint-Exupery
Once you have established your budgets & financial positions you need to create a PLAN of WHERE you want to go financially and HOW you are planning to get there. Therefore, do this component as a matter of a priority. This will assist you not only to create your financial vision but help you keep track of you progress as you move towards your goal.



- * Create tables and graphs to get the big picture in just seconds.
- * Use graphs to quickly evaluate multiple options of your next project
- * Abundance of help topics, instructions for easy use & illustrative examples
- * Free product version updates for first 12 months from the purchase date

NOW INCLUDES:

- * Personal Budgeting
- * Cash Flow & Balance Sheets
- * Financial Planning Templates
- * Real Estate Calculator
- * Listed Shares Analysis
- * Life Insurance
- * Taxation Estimates
- * Superannuation Returns

“...an indispensable resource for personal budgeting & finance.”

Recommended Reading Library

You will also get a bonus list of over 50 books & reference materials to improve your financial intelligence (incl. ISBN numbers, publishers, authors...).

Be dedicated to continuous learning & improvement.

This Unique All-In-One Financial Software

WILL HELP YOU !

How Does it Help Me?

Budgeting & Planning

Day to Day Budgeting (Yearly, Monthly, Weekly...)

Before you are ready to invest or consider investments you must first clearly understand your personal financial position.

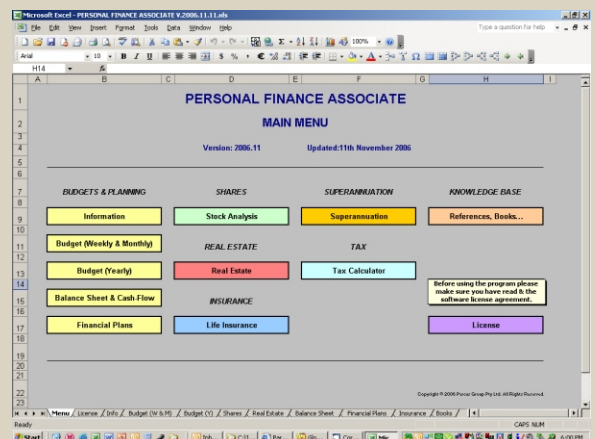
Statement of Cash Flows (Consolidated Profit and Loss Account)

If you ever go to the bank to apply for a loan have one of these spreadsheets ready. You will look professional & be treated as one by the bank staff because this makes their job of assessing your credit capacity easy.

Statement of Financial Position (Balance Sheet)

Some people also call this Net-Worth calculator. It provides you with a comprehensive view of your financial position by looking at all you assets & liabilities. This tool captures two versions of both Investment & Lifestyle types. Graph is also included for historical trending as well as for planning & future projections.

EMPOWER YOURSELF
With Essential Finance & Investment Tools For Every Home



Create Personalised Calculations !

Investments

Shares (Listed Stocks) Analysis

This component of our software will provide you with a powerful set of tools, methods and calculations for listed company analysis primarily based on the methods relevant to the fundamentals analysis (practised by the most successful stock market investor of all times Warren Buffet)

Real Estate Investments Analysis

Different to all common calculators you get for free on the internet - this tool actually performs the analysis of the property you are looking to buy from cash flow & return on investment perspective. By entering key information such as purchase price, rental income, outgoings & range of deductions, key investment performance indicators such as IRR (internal rate of return), cash-on-cash return, monthly free cash flow etc. are calculated for you. This is detailed but still easy to use tool, and it has all the features required for you to make an intelligent decision before you commit to purchase.

Work interactively !

Tax Calculations & Estimates

Taxation calculator updated yearly to reflect any changes in the personal & corporate tax rates. You will understand your tax position well before you see you accountant at the end of financial year.

Make Intelligent Investment Decisions Before you Commit to Purchase !

Insurance

Life Insurance analysis (with focus on permanent life) Easy to use estimator of life insurance requirements plus some basic analysis & comparison charts of few life insurance policies in term of return. These are some calculations you should perform when analyzing the life insurance return for the long run.

"I've finally found a great tool not only to help me plan, but keep me on track in my personal wealth creation."
(A. Baker - Elwood, VIC)

YOU CAN ORDER THIS SOFTWARE ON OUR WEBSITE: [HTTP://WWW.PARCUSGROUP.COM](http://www.parcusgroup.com) OR SIMPLY COMPLETE THE BELOW APPLICATION FORM AND FAX, E-MAIL, PHONE or MAIL US.

Order Form & Tax Invoice

Place an order for your copy of the Personal Finance Associate

Yes, I wish to purchase the Personal Finance Associate for \$29.95 Inc. GST

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I wish to pay by: Visa MasterCard Cheque (attach to this form & send to below address)

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