

Comprehensive Web Guide

**Compiled for your
convenience by**

Australia's leading property strategist
Dymphna Boholt

www.RealEstateSuccess.com.au

**Ph: +61 3 9490 8888 | Fax: +61 3 9497 5389
info@RealEstateSuccess.com.au**

Disclaimer

The information in this publication is as comprehensive as possible however it may not cover everything that is particular to your situation. You should not rely upon any information or example in this publication as being relevant or applicable to your particular situation. This publication is not meant to provide legal or financial advice and should not be relied on to do so.

The opinions stated in this book are Personal Wealth Formula Pty Ltd views and are not intended to be a text on the legal and financial aspects of property investing and should not be relied on as such.

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All figures and statistics recorded in the book are accurate at the time of publishing however may be subject to change.

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INTRODUCTION

The introduction of the internet has dramatically changed forever, the speed at which we invest. Investors today, have more information and tools at their disposal, than a financial institution did twenty years ago. In fact, the tools available to a private investor today almost put them on an equal footing with professional institutional investors.

However, now we face a different problem. There is now such a plethora of investment related financial information made available on the internet, today's investor is in 'information overload'.

Recent statistics show that online stock trading now accounts for 22% of the total market share transactions in Australia. Online services offer discount brokerage rates, fast transaction services and a host of charting and historical reporting services for free.

Investors today can; buy shares for less than \$30 per trade, chart and map their stock portfolios for free, gain free memberships, access managed funds, trade internationally, negotiate margin lending facilities and other loans, set up price alerts, new property listing alerts, access property investments worldwide, set up cash management facilities and do their banking over the internet, write options and warrants, set up stop-loss and start gained facilities.

These services have traditionally been available to the very advanced investor only.

In the following pages, you can enjoy a list of internet sites which I have put together which provide a range of services and information for both property and non-property investors.

This list is worth countless hours of searching and surfing the internet and can save you, the investor,

thousands of dollars in both lost time and real monetary gains.

These websites are not mutually exclusive, and as websites are constantly changing, some may no longer be in existence or have changed their subject matter.

However, I hope they provide a starting point for your use of the internet to find appropriate investments, working out which are better suited to your needs and what is the most taxation and cost effective way of acquiring those investments.

Happy investing!

Dymphna

General financial sites in Australia and New Zealand

Unclaimed Money

www.fido.asic.gov.au

This site provides investors with a free search for money classified as unclaimed from financial institutions and companies in Australia. When money is transferred to the Commonwealth Government, as it often is after seven years, the owner can still retrieve it if they can find it. The ASIC database provides information on banks, building societies and credit unions, live policy money from life insurance companies and friendly societies and shares.

www.findmysuper.com.au

This site assists investors to find their lost superannuation accounts when they have changed employers, left Australia or changed their address. Registration will cost \$75 and the search will be performed every six months.

De-listed companies

www.delisted.com.au

This site provides information about companies de-listed from the Australian Stock Exchange since 31 December 1989.

Australian Taxation Office

www.ato.gov.au

This site provides access to all Australian tax office services including on-line lodgement of tax returns, all publications, rulings and updates. The publications section of this site is very comprehensive and can be extremely useful. For example, publications exist on rental property deductions, small-business book keeping, self-managed superannuation funds, deductions for most occupations and a comprehensive range of GST and capital gains tax publications.

Superannuation Complaints Tribunal

www.sct.gov.au

The Superannuation Complaints Tribunal was established by the Commonwealth Government to deal with complaints about superannuation, annuity policies and retirement savings accounts.

Economic Indicators Tracking Services

www.westpac.com.au

www.westpac.co.nz

The Westpac Bank publishes commentary on various economic indicators. It also publishes the leading index of economic activity in conjunction with the Melbourne Institute of Applied Economic and Social Research, which tracks nine economic indicators. Through this site, one can access a wide variety of economic news and commentary. Some of the publications available include commodity reports, outlook for property markets 2001 to 2005 and regular economic reports.

Reserve Bank

www.rba.gov.au

www.bnz.nz

www.govt.nz

www.rbnz.govt.nz/statistics

These sites publish bulletins assessing current economic conditions and prospects for inflation and growth.

Statistical information

www.abs.gov.au

www.stats.govt.nz

These sites publish a wide range of economic information, including Consumer Price Index and Producer Price Index, labour force statistics and research reports, monthly retail sales data, gross domestic product information, statistics on residential construction (including building approvals and building activities).

Employment Growth

www.anz.com

www.treasury.govt.nz

www.bloomberg.com

The ANZ bank publishes a monthly employment advertisement series. These statistics are a useful leading indicator of employment growth in various areas.

Australian Investment Research Services

www.airs.com.au

www.frst.govt.nz

www.datex.co.nz

The Australian Investment Research Services specialise in financial market analysis, economic research and strategic risk management. These websites provide resources to assist users in making more informed decisions about the investment environment.

International Economic Monitoring Services

The Conference Board

www.conference-board.org

The Conference Board conducts research, makes forecasts and assesses economic trends. Educational material and economic commentary are also available. This site provides information about leading economic indicators and business cycles for USA, Australia, France, Germany, Japan, Korea, Mexico and the United Kingdom.

World Economy

www.economy.com

This is a subscription based service providing analysis, information and data on regional, national and international economies, including industry, consumer and economic sectors. The research service provides historical and forecasted database reports.

Stock Market Services

Australian Stock Exchange

www.asx.com.au

The Australian Stock Exchange website provides stock prices and statistical and industry sector research. These include returns by market sector and the performance of various industry sectors

www.nzx.com

www.nzinvest.com

<http://au.finance.yahoo.com>

These are the equivalent New Zealand websites.

Standard & Poor's

www.standardandpoors.com

This site is a good place to start gathering information about various industry sectors.

Deloitte Touche Tohmatsu

www.deloitte.com.au

This site is useful for gathering information on industry sectors, particularly technology and telecommunications. Reports and publications are available on various industry surveys, which provide valuable insights into industry trends, perceptions, prospects and expectations.

Portfolio Management Online

The following sites provide web-based share management services including portfolio and watch list services, snapshot portfolio holdings and market-to-purchase price analysis.

www.computershare.com

www.tradingroom.com.au/portfolio/index.jsp

www.netwealth.com.au

<http://ninemsn.com.au/finance>

www.moneyonline.co.nz

www.domainz.net.nz

Fundamental Research and Analysis Sites

The following sites provide an investment guide, including recommendations and research analysis. These sites are useful to the fundamentalist stock investor, who requires detailed fundamental information about the companies they are investing in. Some of these sites are subscription and newsletter based and others provide information on a one-off basis.

www.shareanalysis.com

www.stats.govt.nz

Provide recommended portfolios based on the user's investment objectives. Investors can use this information as a guide in designing their personal positions. The first covers 300 stocks which are largely based on the ASX and the S & P 300.

www.morningstar.com.au

www.globalregister.co.nz

Provide independent stock market research and recommendations.

www.investorguide.com

Provide company profiles and screening tools, which allow investors to search a database for stocks according to a set of criterion.

www.egoli.com.au

www.investopedia.com

Provide comprehensive information for active investors and traders, including a continuous stream of company news items and intermittent analyst comments.

www.investsmart.com.au

www.moneyonline.co.nz

Collate recommendations from broking firms which have been averaged out to create consensus data. This service carries an annual fee.

www.cochrane.net.au

Provide a monthly buy and hold newsletter designed for the long-term stock market investor.

www.fatprophets.com.au

This site is set up by an investment banker and stock broker who provides specific advice on what stocks to buy, when to buy them, when to sell them and why. This is a weekly report with recommendations based on technical and fundamental analysis.

www.sharesmag.com.au

Combines content from Personal Investor and Share magazines, including fundamental and technical analysis of Australian stocks and Education Centre, investor tools and a research centre with information on companies, fundamentals and international investing.

Free Charting Facilities

Good charting facilities can be important to investors, even if they are not interested in becoming fully-fledged technical analysts. For those investors who do not wish to buy expensive charting software, the following sites will be very useful.

www.incrediblecharts.com

Incredible charts provides free interactive charting facilities and free data for all registered users. To utilise this service, investors must download the charting program and install onto their computer. After installation, investors have free charting access to all ASX listed stocks and various indices. There are more than 50 technical indicators available for analysing stocks in industries, including Bollinger Band, Coppock indicator, MACD, On Balance Volume and Relative Strength Index, as well as access to stock screening facilities.

www.personalinvestor.com.au/charts/pco2.asp

www.moneyonline.co.nz

The personal investor website has good basic charting facilities which allow users to vary the time period of the charts and the chart type.

www.investorweb.com

Investorweb provides access, for a fee, to the popular charting facility Metastock. To trial the Metastock on-line system, go to www.equis.com who provide the same system (free) for the US stocks. A version of this package, minus the features, is available free on the investorweb website.

www.asx.com.au

www.nzx.com

The ASX & NZX websites contains charting facilities under the companies search section.

New Listings

The following sites provide some information on new company listings, upcoming floats and float scoreboards. This type of stock is considered high risk, albeit tempting, due to the volatility of this type of investment.

www.investsmart.com.au/floats

Provide comprehensive information about new listings. Whilst some of the services are free, investors must subscribe for full access to the website.

www.asx.com.au

Provide information about recent and upcoming floats.

<http://afr.com/marketwrap/ipos>

www.nbr.co.nz/markets

The Australian Financial Review website provides information on IPO's (Initial Public Offerings) and float lists. The New Zealand website is similar.

Company Announcements

The following sites provide information on company announcements. Some carry a small fee and most have at least a 20 minute delay.

www.tradingroom.com.au

www.corporatefile.com.au

www.asx.com.au

www.sharechat.co.nz

Software Packages

Software packages can be broadly broken down into three categories:-

The blackbox

Where users are unaware of how buy and sell signals are generated. These are generally expensive and usually promise high returns over short-term periods. Market Analyser used by trade Tech is an example of the blackbox.

The greybox

Where users are aware and control some import criterion from which the buy and sell signals are generated. Omni Trader is an example of the greybox.

The toolbox

Where users have full control over any imported criterion. Toolbox is used for drawing graphs and overlaying them with technical indicators. They may also have some system design and back testing capabilities. Metastock is an example of Toolbox.

The following are examples of popular technical analysis software packages:-

Metastock

This is probably the most popular charting and trading software program. It is flexible and offers several pre-defined trading systems that can be back tested and also allows users to create and back-test their own systems. You can download the demo software from www.paritech.com.au

Canopus

A global sharecharting software – world share charts and stock market data at low cost from www.canopus.co.nz

Omni Trader

Generate entry and exit signals based on major technical indicators. These signals require further testing which can be done using much of the stock software. The software collects market data each day, applies 120 proven trading strategies to each security and creates a list of prospects for users to evaluate. You can download the demo software from

www.paritech.com.au

Trade Station

This is for professional traders and is one of the most expensive trading software packages. It has the ability to create and test sophisticated systems with hundreds of conditions. This system suits investors who need maximum control over programming capabilities. For further information, go to

www.qbl.com.au/tradestation2000i.htm.

www.tradestation.com/default_2.shtm

www.rinafinancial.com

Inside Trader

This is specifically designed for the Australian Stock market and Futures Markets. It allows traders to view data, has seven chart types and includes a wide range of indicators. For further information, go to

www.vestdata.com

www.incrediblecharts.com

Hot Trader

Is based on the Gannswing trade principles. The program enables users to easily compare ranges and calculate retracement levels. It includes more than 17 popular indicators. To gain a demo download go to

www.paritech.com.au

Ezy Chart

This is an entry-level software package and includes more than 30 indicators and allows users to easily implement and monitor essential money management strategies. You can download the demo software from

www.paritech.com.au

www.canopus.co.nz

www.sharewareconnection.com

Charting software charts designed for professional traders. Advanced charting – New Zealand.

www.ezycast.com

Stock trading software. Ezy Analyser scans thousands of shares, options or futures for trading ... find out about our large range of trading and charting software.

Data Services

The following is a list of data providers which vary in price, download timing and ability to offer historical data.

Paritech - www.paritech.com.au

DataHQ - www.datahq.com.au

Ezycast - www.ezycast.com

Almax - www.almax.com.au

Currency

The Foreign Exchange Market used to be an exclusive club dominated by banks and other major financial institutions, until the arrival of the internet. Now individual traders have the same access to the market as banks.

www.forex.com

Provide 24 hour on-line currency trading facilities. The various trading accounts available include:-

- **Standard Account**
This account provides real time trading via a 24-hour deal desk. Investors require a minimum of USD\$2,000 to open an account and have access to free charts, news and analysis.
- **Mini Account**
Mini spot foreign exchange account is also available to accommodate traders who wish to risk small amounts and who value automatic execution of their orders. The

minimum required to open an account is USD\$350.

Commodities

Investors in the commodities market have a wide range of investment avenues available to them, including farming produce, gold and other precious metals. Some websites which are useful to commodity traders include:-

www.farmonline.com.au

Provide links to rural newspapers and magazines.

www.rba.gov.au/Statistics/commodity_prices.html

Publish a monthly index of commodity prices.

www.the-privateer.com

Produce a commodity investment newsletter.

www.kitco.com

Provide prices and live and historical charts for gold, silver, platinum, palladium and other commodities, as well as news reports and forums.

www.asx.com.au

This site allows trading in commodity futures and options. Contracts are available for electricity, wool, sorghum and wheat.

www.nymex.com

This is the world's largest physical commodity futures exchange. Reports, articles, news, quotes and charts can also be found on the site.

Managed Funds

There are numerous websites to provide research, search tools and the ability to download prospectuses for on-line investors. Some of these include:-

www.netwealth.com.au

Provide investors with access to all Hundred Managed Funds with no entry or exit fees. The web site also includes investment tools and information, in addition to portfolio valuation services.

www.investsmart.com.au

Provide a section on managed fund investments, which provides information on a range of managed funds including the rating sector and historical returns.

<http://funds.comsec.com.au>

Includes an entire section on managed funds where investors can request the prospectus, search and compare funds, access research, charts and unit prices. Entry fees are 100% rebated by Comsec to the investor.

www.morningstar.com.au

Well known globally for their star ratings of managed funds. The site also includes news articles, top performing fund ratings and rating alerts, as well as search engines on a wide range of criterion to provide quick quotes to the investor.

www.fundsource.co.nz

Endorsed by all major New Zealand Fund Managers ... research conducted on New Zealand and Australian managed funds including prices.

www.goodreturns.co.nz

Your NZ on-line money management magazine. Managed funds scams are not common in New Zealand.

[www.bnz.co.nz/Personal Solutions](http://www.bnz.co.nz/Personal_Solutions)

Click on Invest on home page for an index tracking portfolio of New Zealand listed companies.

www.company-solutions.co.nz

New Zealand offshore investment specialists.

Futures

In recent years, an increasing number of investors are taking advantage of the derivative market products. The advantage of derivatives is leverage, which means large profits can be made on a relatively small amount of capital, but unless managed appropriately, losses can be devastating. Clearly this is a higher risk alternative.

www.asx.com.au

The Australian Stock Exchange is a good place to start, for a general overview of the futures market.

www.tricom.com.au

Tricom Securities offer professional futures trading advice and relative services.

www.lquay.com.au

L Quay allows users to trade futures on-line by downloading the L Quay futures trading software. Users are also provided with real time Sydney beach prices, a customised data dictionary, real time charts, market alarms, futures news, trade recommendations and reports.

Warrants

www.warrants.com.au

Provide access to trading warrants over shares indices and the Australian and US dollar, including access to quotes, financial tools and educational services.

www.asx.com.au/products/warrants/index.htm

The warrants section of the ASX website includes educational information about warrants and how they can complement share trading.

www.citiwarrants.com.au

This site provides educational material about warrants, top 10 pick's, access to a warrant simulator which provides financial analysis for warrants issued by Citibank.

Options

www.asx.com.au/products/futures_options/index.htm

Provide basic educational information about options, as well as option prices and expiry calendar, trading information, historical data, tools and calculators, statistics and news about recent developments in the options markets.

www.rpsw.com

This site allows users to download a free browser application, making it possible to view options data such as Delta, gamma, rho, theta and other information.

www.optionstrategist.com

This US based website contains a wealth of information for option traders, including advice, commentary, analysis tools, learning tools, on-line seminars and discussion forums.

Financial Planning

www.fpa.asn.au

Financial Planning Association of Australia

www.financialengines.com

This is the US site which offers online financial plan preparation.

www.atlanticfinancial.com

This US site provides free on-line financial plans.

www.jumpstartcoalition.org

This is the US based financial planning website for children and includes financial planning advice for young people.

www.invest.co.nz

Financial planning website, useful tools and articles.

www.challenger.com.au

Alternative investments – retirement, super financial planning, property investor syndicates – launching their first New Zealand RMBS issue.

Property

The advent of the internet has truly streamlined the marketing process in the property industry. Clearly, properties can be sourced all over the world from the comfort of your home office. The process still requires some personal contact with the marketing agents; however, a great deal of the legwork can now be achieved on the internet and the phone. Since property is such a subjective medium, for some investors it is still necessary to physically visit properties purchased. For others, however, they prefer to rely on professionally prepared reports such as those of the pest inspector and building inspector.

Statistical Information Sites

www.reiaustralia.com.au www.stats.govt.nz
www.reiv.com.au www.realenz.co.nz
www.reiq.com.au www.cpnz.co.nz
www.reiwa.com.au www.quotable.co.nz
www.reisa.com.au
www.reinsw.com.au
www.reint.com.au

These sites provide information from the real estate agents regulatory authority for each State.

www.abs.gov.au

The Australian Bureau of Statistics site provides information on residential construction, including building approvals and building activity. This can be useful as an indicator for growth in various areas.

www.westpac.com.au

This site produces a publication called Outlook for Australian Property Markets 2001 to 2005 and other regular economic reports useful to property investors.

www.apm.com.au

The Australian Property Monitors web site observes property activity from a variety of sources, including government and semi-government agencies, real estate

advertising, real estate agents and internal research. Investors can access price guide reports for residential and commercial properties, view auction results, view postcard snapshots and suburb media prices. Investors can also subscribe to a free newsletter which lists the past week's auction results and clearance rates in Sydney, Melbourne, Brisbane or Canberra. Investors can also access a professional service which provides two-minute detailed and analytical real estate information.

The Home Price Guide lists sale details of individual residential properties in a chosen postcode, including full address, type of property and description of the real estate agent who sold the property, sales data and price.

Property Media

www.yourmortgage.com.au

Provide information on home loans, interest rates, mortgages, educational services and underwriting calculators. Investors can also subscribe to a free weekly newsletter, which contains news on home lending new products and tips.

www.apimagazine.com.au

The Australian Property Investor Magazine provides monthly articles on property investment as well as tables on historical growth for postcodes around Australia. These growth rates are listed on a state-by-state basis. The site also offers calculators such as mortgage and investment calculators, stamp duty and AAPR calculators.

www.housesforsale.co.nz

New Zealand sites are similar.

www.realtor.org

Regularly compiles statistical data on the US housing industry. To access the statistics select research from the menu.

Property Investment Websites

www.australianhousehunters.com.au

This is a comprehensive site that has links through to various real estate source sites in each state, as well as links to mortgage brokers, pest and building inspectors, rental agents, furniture removalists and renovation specialists.

www.domain.com.au

Include buy, sell and rent property listings, home price guides, buying and selling tips, news and e-mail alerts.

www.landlords.co.nz

Aim to provide a one-stop shop of information required to buy, sell or invest in property. The sites feature property listings, property alert services, checklists and tips, calculators, buying and selling process guides, maps, statistics and demographic information as well as historical sales data.

www.propertyoz.com.au

Provide statistics, news and various publications on property markets, including the Property Council of Australia handbook. The website also provides access to Cyberstats, an on-line information resource for property and economic data.

www.realestate.com.au

This site provides listings of residential property on a state-by-state basis, with varying selection criterion. It also provides links to specific real estate office sites, as well as alert searches and alarms.

www.realcommercial.com.au

www.prosale.co.nz

These sites are similar to the one above, however, they specialises in commercial listings not residential.

Public Trustee sites

www.pt.nsw.gov.au

www.pt.qld.gov.au

www.publictrustee.sa.gov.au

www.publictrustee.tas.gov.au

www.publictrustee.act.gov.au

www.nt.gov.au/justice/pubtrust/index.shtml

www.publictrustee.wa.gov.au

These sites all have properties for sale and auction, which show houses that are part of deceased estates and available for purchase.

A following is a list of New Zealand websites listing properties available for sale:

www.realenz.co.nz

www.nzpropertyolutions.co.nz

www.bayleys.co.nz

www.harcourts.co.nz

www.nzrealestateforsale.co.nz

www.queenstownproperty.com

www.propertyweb.co.nz

[www.viviun.com/Real Estate/New Zealand](http://www.viviun.com/Real_Estate/New_Zealand)

www.barfoot.co.nz

www.vendorsale.com

www.prosale.co.nz

www.professionals.co.nz

Financial Calculators

There are many financial calculators available on the internet. Basically, calculators for everything from annual budgets, savings plans, inflation, investment variables and financial fitness. Some of these are listed below.

General

www.zurich.com.au

This site provides a number of useful calculators. It gives a financial fitness calculator to assist in working out how you stand financially in comparison to your age group and other variables. It provides an annual budget calculator, an asset allocation calculator, a net worth calculator and an investment savings calculator.

www.building.dbh.govt.nz/building-index

Dept of Building and Housing – you will find news and information about the building Act and Building Code, as well as information about Dept of Building and Housing’s building control services and activities.

www.amp.com.au

This site is a little similar to the one above, in that it provides a range of calculators. Some of these include a savings programme calculator and an income and wealth comparison (this program compares your net wealth and gross income with similar Australians). It has a budget planning calculator and investment volatility illustrator (this tool assists with the understanding of risk versus return profile of various investments), a dollar cost averaging calculator (this compares the difference between investing in a lump sum to investing small regular amounts). This site also has a salary sacrifice/superannuation calculator.

www.yourbroker.com.au

This site assists in determining the average trade price of parcels of shares.

www.nab.com.au/wps/wcm/connect/nab/nab/home/Personal_Finance/1/4

They are both sites which provide a calculator of how a regular savings plan will meet your stated financial goals.

Property Calculators

www.realestate.com.au and www.amp.com.au

These are both sites that provide calculators on whether an individual is better off buying a home or renting.

www.yourmortgage.com.au/calculators
<http://nzmortgages.com/NewZealand.cfm>

These sites have calculators on investment property costs and whether an individual can afford an investment property, as well as possible financial outcomes of purchasing an investment property (including negative gearing possibilities). The sites also provide estimates of costs and individual outcomes, depending on the order in which they sell their home and buy a new one.

www.yourmortgage.com.au/calculators and
www.news.com.au/business/money/guidesandtools

These sites provide calculations on how much stamp duty is payable on homes in various states.

www.mortgagelink.co.nz

Find a broker, your mortgage calculator.

Loans

www.ts.com.au

This site provides a calculator to assist in comparing one loan to another and assists in the loan selection process.

<http://www.nzhomeloans.co.nz>

New Zealand home loans compete directly with banks – mortgage brokers.

www.amp.com.au

Provide a debt reduction calculator, showing how extra payments will affect the interest and term of any given loan. This site also has a useful calculator that compares interest free period credit cards and no interest credit cards.

www.infochoice.com.au/banking

This site calculates loan repayments, including loan splits between fixed and variable rates.

www.yourmortgage.com.au/calculators

This site provides a myriad of loan related calculators, including loan consolidation calculators.

www.anz.com.au/australia/direct/CarCalculator.asp

This site will work out a comparison on payments for a car loan or lease.

www.nationalbank.co.nz/personal/calculators/default.aspx

This site allows you to enter your own details to work out the figures and financial options that apply to you personally.

www.calculatorweb.com

This site is useful for calculating varying credit card loans, as well as credit card repayment schedules.

www.approved.co.nz

This is a useful New Zealand site with a lot of information on hand.

Insurance

www.calculatorweb.com/calculators/lifecalc.shtml
<http://calculatorweb.com>

These sites calculate how much money a family would need to maintain their current standard of living in the event of the death of the income earner.

www.amp.com.au

On this site, you can access statistics on the likelihood of individuals of different ages and sex becoming critically ill.

www.afsd.com.au/calc.html

This calculator shows how important an individual's total future income is as an asset compared to their other major assets.

www.zurich.com.au

The tools section of this site assists in adding up the value of an individual's home contents, to determine if they are under or over insured.

Taxation

www.cch.com.au

This site provides information and online product guides.

www.ato.gov.au/businesses/content.asp?doc=/content/fbt_guide.htm

These sites provide a fringe benefits tax payable calculator under the current systems.

www.ato.gov.au/businesses/pathway.asp?pc=001/003/019

This site has information about current tax rates and legislation as well as calculators and tools.

www.amp.com.au

The AMP site also provides an income splitting calculator which shows the reduction in tax payable by being able to split income between individuals and family members. The site also has a calculator for long service leave and annual leave, lump sum tax payments, as well as tax payable on retrenchment packages.

Social Security

www.cch.com.au/prod_serv/calc_html/inc.html

This section of the CCH web site provides a pension entitlement calculator under the income test criterion.

www.workandincome.govt.nz

Ministry of Social Development. This Department helps people into work and provides income and support to those who need it.

www.amp.com.au

This site works out an individual's eligibility for the Australian Age Pension.

Credit Check

www.baycorp.com.au

This site provides credit reports, background checks, debt collection, factoring, loan origination, risk management and fraud checking in Australia and New Zealand and is used by the financial institution.

www.mycreditfile.com.au

This site is available to individuals to obtain their own credit report after being correctly identified as the person who is requesting the report – Australia and New Zealand.

Dymphna's affiliated companies

- Please note that Dymphna has or has had a business interest in each of the companies listed below.

Loans & Financial Strategies

www.investorsloansnetwork.com.au

Investor Loans Network is a new national franchise network of finance strategists who can source finance, but more importantly can assist investors through ongoing education and support to achieve their financial and wealth goals.

Investor Loans Network currently has franchised offices in New South Wales, Victoria and Queensland, and is growing rapidly with negotiations for further franchisees in most other states.

Business & Wealth Consultants, Accountants & Tax Agents

www.activefa.com

In 1994 Dymphna established Active Financial Answers on the Sunshine Coast. With her natural interest and skills in the areas of property investment, business management, tax and asset protection, she quickly built up a substantial client base. Today, while Dymphna no longer owns Active Financial Answers, it is a thriving business based in Maroochydore, Sunshine Coast and has since expanded to have offices in Melbourne and Sydney.