THE FINANCIAL EDGE

IMPLEMENT · IMPLEMENTATION PLANNER

WEALTH ALLOCATION PLANNER

The central question
We have decided where our financial capacity should go. What specific actions now need to occur to make that allocation real?

Turn deliberate allocation into specific, accountable financial action

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From allocation to action

The Four Wealth Buckets™ decides WHAT financial capacity should achieve and WHY. The Wealth Allocation Planner converts that mandate into specific actions with amounts, sources, destinations, timing, accountability and implementation safeguards.

Use the companion Excel Wealth Allocation Implementation Tracker to record each action, amount, owner and status. Use this workbook for the thinking, conversations and decisions behind the plan.

Boundary
This Planner does not recreate the Four Wealth Buckets™ decision. It carries the agreed mandate forward and determines HOW, WHERE, WHEN and WHO.

The five rules

1. Every allocation requires an action.
A percentage alone does not implement strategy.

2. Every action needs a source and destination.
Know where the money comes from and where it will ultimately sit.

3. Advice comes before irreversible action.
Material tax, structure, finance and legal consequences should be considered before implementation.

4. Protect liquidity while building wealth.
An allocation should not unintentionally weaken the business or family cash position.

5. Measure implementation, not intention.
Track what was actually completed—not simply what was planned.

STEP ONE · WHAT / WHY

Carry forward the allocation mandate

Bucket	Agreed %	Agreed $
Operating Capital	____ %	$ _____
Lifestyle	____ %	$ _____
Long-Term Wealth	____ %	$ _____
Legacy & Impact	____ %	$ _____
TOTAL	100%	$ _____

Plan period: _____ to _____

Control
The agreed percentages and dollars should come directly from the completed Four Wealth Buckets™ exercise. Do not redesign the allocation here.

STEP TWO · HOW

Convert each bucket into actions

Each bucket may require one action or several. The objective is to account for the full dollar mandate without forcing premature decisions.

Bucket	Specific Action	Planned $	Source	Destination
		$		
		$		
		$		
		$		
		$		

Reconciliation
Target Allocation − Planned Actions = Remaining to Plan. Every bucket should ultimately reconcile to zero.

STEP THREE · WHERE

Source and destination

The same economic action can have very different consequences depending on where funds are currently held and where they will ultimately sit.

Action	Source Entity / Funds	Destination Entity	Economic Use

Source examples

Trading company • family trust • investment company • personal cash • SMSF • refinance proceeds • investment proceeds • business sale proceeds • other

Destination examples

Business entity • personally • jointly • trust • investment company • SMSF • lender/debt account • other

Purpose remains primary
A company, trust or SMSF is an implementation vehicle. It is not itself a Wealth Bucket.

STEP FOUR · REVIEW

Implementation safeguards

Review	Question	Outcome / Notes
Tax	Have material tax consequences been reviewed where relevant?	
Structure	Is the proposed ownership structure appropriate for the purpose?	
Liquidity	Will sufficient business and family liquidity remain?	
Finance	Does implementation depend on borrowing, refinancing or lender approval?	
Legal	Is legal documentation or advice required?	
Authority	Has the relevant decision-maker approved irreversible actions?	

Important
A planned allocation is not authority to transfer funds. Material tax, structure, superannuation, financing and legal consequences should be reviewed before implementation where relevant.

STEP FIVE · PROTECT

Protect liquidity

Business Liquidity	Amount
Current available business liquidity	$ _____
Minimum business liquidity requirement	$ _____
Planned cash outflows from this plan	$ _____
Expected business liquidity after plan	$ _____
Buffer / (Shortfall)	$ _____

Family Liquidity	Amount
Current available family liquidity	$ _____
Minimum family liquidity requirement	$ _____
Planned cash outflows from this plan	$ _____
Expected family liquidity after plan	$ _____
Buffer / (Shortfall)	$ _____

Liquidity test
After implementing this action, do we retain sufficient business and family liquidity? If not, implementation should be reviewed rather than treated as complete.

STEP SIX · WHEN / WHO

Timing, dependencies and responsibility

Action	Timing	Target Date	Dependency / Trigger	Responsible Person

Suggested timing

Immediate • Within 30 days • Within 90 days • This financial year • Next financial year • On trigger/event • Specific date

Suggested responsibility

Business Owner • Spouse/Partner • Accountant • Financial Adviser • Lawyer • Finance Broker • Bookkeeper/CFO • Other

Accountability principle
A strategy without ownership and timing is usually an intention rather than an implementation plan.

STEP SEVEN · COMPLETE

Implementation status

Stage	Meaning
Allocated	The Four Wealth Buckets™ has assigned capital to a purpose.
Planned	A specific implementation action has been identified.
Awaiting Advice	A material review or professional input is required before proceeding.
Approved	Relevant review/approval has occurred and the action is ready.
In Progress	Implementation has commenced.
Completed	The action has actually occurred.
Deferred	The action remains valid but has intentionally moved to a later period.

Do not confuse planned with implemented
The Planner should make unfinished strategy visible. A fully allocated mandate can still be poorly implemented.

STEP EIGHT · PRIORITISE

90-day action plan

Priority	Action	Planned $	Owner	Target Date	Status
Critical		$			
High		$			
High		$			
Medium		$			
Medium		$			

What is the single most important action to complete in the next 90 days?

_____

STEP NINE · EXECUTE

12-month implementation plan

Action	Bucket	Planned $	Timing	Owner	Status
		$			
		$			
		$			
		$			
		$			
		$			

Key dependencies or events

_____

_____

STEP TEN · MEASURE

Planned versus actual

Bucket	Mandate $	Planned $	Actual $	Variance
Operating Capital	$	$	$	$
Lifestyle	$	$	$	$
Long-Term Wealth	$	$	$	$
Legacy & Impact	$	$	$	$
TOTAL	$	$	$	$

What was fully implemented? _____

What remained only an intention? _____

Which advice or dependency delayed implementation? _____

ANNUAL REVIEW

Annual wealth allocation review

☐ Did we implement the allocation we deliberately chose?

☐ Did any action create unexpected tax, structure, finance or liquidity issues?

☐ Did the plan preserve appropriate business and family liquidity?

☐ What changed during the year?

☐ Which incomplete actions remain relevant?

☐ What should carry into the next Four Wealth Buckets™ cycle?

The annual question
Did our financial actions actually reflect the priorities we said mattered?

WHERE TO GO NEXT

FINANCIAL EDGE DASHBOARD™

Measure whether completed actions are actually moving the business, family wealth and life in the intended direction.

The Wealth Allocation Planner closes the gap between strategy and action. Its completed actions and actual amounts become inputs into the Financial Edge Dashboard™, where progress can be monitored over time.

Financial Edge Principle
Good strategy allocates capital deliberately. Good execution makes the allocation visible, accountable and measurable.

FIND THE FULL RESOURCE SET

All seven Financial Edge resources and their Excel companions are free to download at **thefinancialedge.com.au**.

To discuss a Financial Edge Review™, contact AD Partners on (03) 9349 3499, email **admin@adpartners.com.au** or visit **adpartners.com.au/contact**.

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