

# *So much to do, so much to pay for...*

*and only so many dollars to do it all with!*

MeritPlan™ wealth advisers have devised a way that lets you get on top of your debt, plan for the future, and still enjoy life today! It's called the **Personal Investment Management System (PIMS)**.

The Personal Investment Management System can help you:

- pay off your mortgage sooner (without paying more, more often)
- build an investment portfolio
- attract tax savings
- look after your retirement finances
- live today – eat out, take holidays, enjoy yourself!

Call **1800 647 776** and forget about compromise... prioritise... going without – forever.

**With MeritPlan, you can have your cake and eat it too!**

*...and eat it too!*

**MeritPlan**

