

The Josman Bulletin



It's all about you...

Welcome to 2011

Certified Quality
Advice Practice 

As we usher in the New Year of 2011, we are faced with many of our local Queenslanders suffering from devastating floods, wild weather conditions, loss of property, but more importantly the sad loss of life, our thoughts go out to everyone in these difficult times. The last few weeks have certainly brought to bear that in some cases, it doesn't matter how prepared you are for the "unexpected", the "unexpected" can hit with such devastating force and affect people's lives forever.

How can we help? As a business, I have registered Josman Financial Group (and our Financial Planners) on the Financial Planning Association's (FPA) State & National "Pro-Bono Register", where we will provide "free financial advice" to anyone directly or indirectly affected by the floods in Brisbane, Ipswich, Toowoomba, the greater Queensland State and Northern NSW. Additionally if you have any family member, friend or business owner or if you know of someone who could benefit from this "free financial advice", please feel free to pass on our details and we would be more than happy to help wherever we can.

As we head into 2011, there are a couple of key areas that we believe are worth watching. The "hot topic" at the moment is the Property Market with a number of "big" annual auctions going on and lots of media focus in this market area. The general consensus is that property prices have retracted dramatically over the past 18 months (some saying it still has further to go this year) and that there has never been a better time to buy property – 2011 could turn out to be a year where we see properties being sold for their "real value" and not their emotional value.



The Australian Sharemarket ended 2010 in reasonable shape, the last 6 months was better than the first 6 months and there were positive returns across the board for most investors. Whilst the recovery from the GFC is less than halfway there, it is likely that we will see positive returns with the markets in 2011 with most Analysts predicting a "solid year with moderate gains". If by prediction the Sharemarket was to record a good return this year, this should help other market sectors such as Property in late 2011 and the first half of 2012.

Inflation according to the RBA is "where it should be" and there is only a slight risk of this increasing in 2011, which means that we will probably see cash rates stay as they are and the analysts believe (more than 80% do) that interest rates are likely to remain stable for the better part of this year – all this is relatively good news for homeowners and investors alike. One of the major concerns I hear is the "cost of everyday living expenses" going up, electricity prices are up, interest rates went up, water rates are up, Council rates are up, petrol is up and now food prices are going up – we all need to be mindful of this when we are doing our weekly budgets!

As you know, we moved into our new office in "Oracle South Building" in Broadbeach in December last year, on page 3 we have included a map showing where we are, please feel free to come and visit any-time.

I'd like to take this opportunity to wish you and your families a wonderful 2011 and I look forward to seeing you throughout the year.

Cheers
Matthew

Are you risk smart?

We know you are very busy managing life's ups and downs and taking care of your finances so at Josman Financial Group we can help you take care of:

“Managing your Life Risks”

There are a number of steps you need to take in developing your Life Risk Management Plan:-



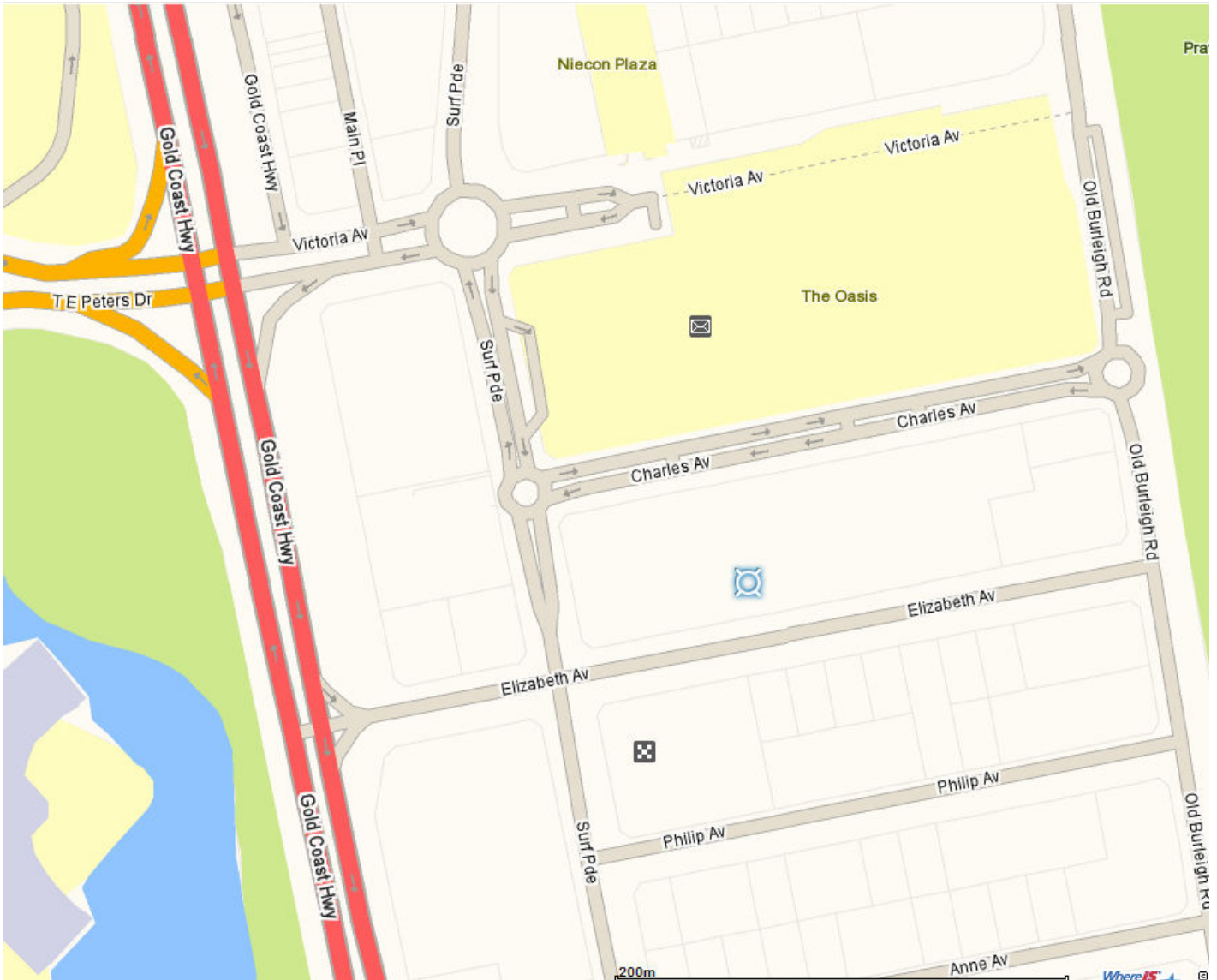
- (1) Understanding your Financial concerns*
- (2) Identify the risks to you, your spouse and family*
- (3) Become Risk—Smart*
- (4) Manage the impact the risks*
- (5) Develop your Estate Planning needs*

Josman has tailored a “Specialised Life Risk Needs Package” to help you develop your own “Life Risk Management Plan”. We will complete a comprehensive analysis with you during our initial consultation at our expense.

*Please email us on advice@josman.com.au or call for an appointment on **555 44 000.***

**CHARTER FINANCIAL PLANNING
STATE ADVISER OF THE YEAR
2010**

We have moved!!



“X” marks the spot!!

- Parking is available in Elizabeth Avenue, Charles Avenue and Old Burleigh Road.
- Oracle South entrance is in Elizabeth Avenue
- Take lift to level 3
- Josman Office is Suite S322—turn left and down the hall.

Our phone number has stayed the same!

Call us today for an appointment

5554 4000

The Josman Team



The Josman Financial Group is a dedicated team of individuals who pride themselves on achieving your successful financial future. With offices on the Gold Coast and Ballina we have developed referral arrangements with accountants and solicitors together with market leaders in funds management and product providers.

Our support staff have been recognised as being consistently professional and polite and are an integral part of the business. A friendly smile and pleasant personality will make your dealings with our business memorable. The team at Josman are keen to have our service referred to friends and family.

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The Josman Financial Group is able to review a wide range of different options to suit your Individual needs.

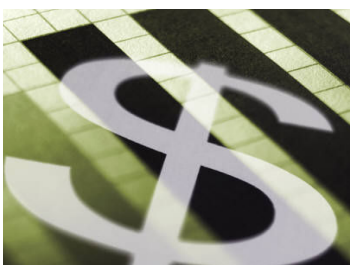
The team specialise in advice on:

- Superannuation
- Retirement Income Streams
- Rollovers, Annuities and Pension Advice
- Centrelink Advice and Calculations
- Wealth Creation
- Managed Investments
- Margin Lending
- Geared Investments
- Capital Protected Investments*
- Self Managed Superannuation Funds
- Risk Insurance and Assessment
- Business Insurance
- Estate Planning
- Mortgage Referrals
- Tax Effective Strategies



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