



The Josman Bulletin

Advice—It's all about you...

Certified Quality
Advice Practice 



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I'd like to take this opportunity to welcome you to 2012, the "Year of the Dragon". I hope you had a relaxing festive season and are looking forward to the year ahead. The Josman Team are well and truly back into it and we are planning some informative and interesting events for the year.

We have recently had some requests from our clients and business partners for "information sessions" relating to the following topics:

- "How much do I need to retire on?"
- Money Management Tips— "Saving money and reducing expenses?"
- Markets—"Where to invest in 2012 and where not too?"
- Superannuation—"Can I save on fees and tax?"

If you are interested in any other topics or would like us to run an information session to one of your local community groups, clubs or charities, please let us know as we have a number of very interesting topics and sessions that would appeal to a diverse group of people. We do not charge to run these sessions, in fact we may be able to "sponsor" your event to help you raise some much needed money. Please call us directly on 07 555 44 000 or send us an email to planning@josman.com.au.

Your continued support is important to us and we are constantly looking at ways of making improvements and assisting our clients, friends and families. Recently we have upgraded our website and included a number of "special offers". These offers are available to our clients, business partners and anybody you refer to us, I encourage you to go to www.josman.com.au and have a look!

We believe 2012 will be a better year for everyone, there is renewed confidence showing through in the property markets, Australian and International Shares have started the year on a positive note and most Analysts believe the "Eurozone Crisis" has already been factored into most markets. On the Political/Government scene the first half of the year will see both Local and State elections, there will be a "flurry" of campaigns, promises, baby kissing, hand shakes and plenty of cash being thrown around— so be on your guard!! It should be an interesting few months. Later in 2012 there will be the US Elections.

I look forward to an exciting 2012 and sharing many successes with you.

Cheers Matthew

Financially—Can you survive Cancer or Heart?

Do you know someone that has suffered from cancer or a heart attack?



Do you have trauma insurance in place to cover YOU if YOU suffer from cancer or a heart attack?

Trauma insurance can help you cope financially with the effects that a trauma event (e.g. cancer, heart attack, stroke, coronary by-pass surgery) can have on your life.

Unfortunately the statistics are that 1 out of every 3 people will suffer a “major illness or injury before the age 65”!

No one likes to imagine a traumatic event happening to themselves or their loved ones. But the possibility of a trauma event occurring is an unfortunate reality that can change your life forever. Even worse, suffering a trauma can expose you to unforeseen expenses associated with the event.

Fortunately, trauma insurance will provide a lump sum benefit in the event that you suffer from one of the trauma events listed in your trauma policy. Trauma insurance can cover costs associated with:

- o Medical & rehabilitation
 - o Financial stress of income loss
 - o Employment of home nursing
 - o Modification of home/vehicle
- Travelling overseas to seek specialised medical assistance

Personal insurance is one of the most effective means of financially protecting you and your loved ones from the unthinkable.

So whose financial future are you putting at risk by not having any or enough personal insurance cover in place?

***For a free - no obligation insurance analysis
contact Josman Financial Group
Phone 07 555 44 000 or
Visit www.josman.com.au for our special offer!***

Super shortfall leaves retirees in the lurch!!

Saving for retirement can seem like a daunting task when you calculate just how much you need for a comfortable retirement and how long you have to accumulate it?

Add to that the factors outside your control which are liable to affect your savings plan and it is immediately apparent just how precarious saving for retirement can be. Research by Investment Trends reveals the financial crisis hit retirement savings particularly hard in 2009.

Its Retirement Income Report shows a widening gap between Australians' expectations for a comfortable retirement and what their superannuation savings will really deliver. Of almost 3,000 people surveyed aged 40 or more, 56 per cent said recent volatility had a negative impact on their retirement savings and that they would change their plans as a result – mostly spending less in retirement, working longer, or delaying retirement.

Investment Trends principal Mark Johnston says the gap between retirement dreams and reality has become noticeably bigger as a result of the financial crisis and that investors are being forced to make significant changes to their retirement plans. According to the report, less than one in 10 people have enough super to reach their goal of a \$40,000 minimum annual retirement income. The average income from personal savings by those already retired was less than half that – \$19,000 per annum.

The research suggested that those within five to 10 years of retirement had been hardest hit and were now planning to delay retirement by an average of 3.7 years. The financial crisis has also heightened awareness that compulsory super will not be enough, with 45 per cent of respondents agreeing that the nine per cent Super Guarantee was inadequate to retire on and should be higher.

This concern about retirement savings is reflected in the low super balances of many investors. The median balance for those five to 10 years from retirement was just \$71,000 and \$141,000 for those one to three years from retirement.

So how much is enough? The general consensus is that retirees will need 60-70 per cent of their annual pre-retirement income to maintain a comfortable standard of living.



How much you will need to save depends on your personal circumstances, including how much you already have saved and how long you have until you retire.

Taking control of your finances and planning for your retirement early can give you more flexibility and choice when it comes time to retire. To discuss your particular needs as you approach retirement, please make an appointment with our office today on 07 5554 4000 or visit our website -

www.josman.com.au

Josman Promotion

What page is our **Yellow Pages** ad on?
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Then give us a call or go to www.josman.com.au with the answer and book an appointment today.

* Open to new clients only
* Up to 5 new clients eligible
* Appointment must be booked by 01/06/2012
* \$500 can be deposited into the investment account or refunded directly upon successful completion of new business.



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It's All About You...

QUALITY ADVICE – SPECIALISTS IN:

- Wealth Creation
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- Investments
- Insurance
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CFP Certified Financial Planner

FPA FINANCIAL PLANNERS ASSOCIATION of Australia (Former Principal Member)

FIRST CONSULTATION IS FREE!!!

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Josman Planning Pty Ltd is a Corporate Authorised Representative of Charter Financial Planning Limited ABN 35003976294 AFSL 234665

Referrals

At Josman we pride ourselves on the service our dedicated team provides and the financial value we create for clients.

We would like to offer our services and advice to your friends and family. Basically we want more clients like you!!

Please complete and return

Friend/Family Name: _____

Address: _____

Contact No.: _____ Email: _____

Referred by: _____ Ph: _____

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