

The Josman Bulletin



It's all about you...



What is the "Value of Financial Advice"?



- Is it an "extra \$91,000 in retirement savings"?
- Paying 15% less for your Life Insurance Premiums?
- Investing your Superannuation in the "right funds" and helping with the risk?
- Peace of mind?

A recent survey conducted by KPMG Econtech concluded that there is a real difference in the life

savings of people who consulted with a Financial Planner versus those who did not - **\$91,000 in fact**. The survey found that those who sought advice from a Financial Planner saved more than \$91,000 for their retirement than those who didn't seek advice?

Maximising your retirement savings might be as simple as ensuring your employer superannuation contributions are going into the right funds. It is reported that on average people save an extra \$1500 per year by seeking advice, add to this the compound returns, regular updates and potential tax savings – it makes a compelling point to at least seek some initial advice, it could be very valuable.

With the rising costs of electricity bills, water bills, rates bills, petrol and even day to day groceries, everyone is looking for ways to save money and Personal Insurance is one of those "things" we all look at when we want to reduce our expenses. With the right strategy you can save up to 15% on your Life Insurance premiums simply by linking this cover "to an appropriate superannuation fund", by doing this you can also save more money on your other Insurances aswell.

One of my clients recently said to me – "I don't want you to make me rich; I just don't want you to make me poor" – we have helped guide clients through the difficult financial crisis, and over the past 18 months increased the "value" of their retirement portfolio, increased their Centrelink benefits, obtained the Government Health Care Cards, reduced the amount of tax they pay and even unlocked their superannuation – on average our advice cost less than your yearly rates bill!

The "value of advice" can be measured in many different ways, I think the most important part is the "personal touch", when you ring our office you will always speak to someone you know personally and who knows you personally. At Josman our dedicated team works for you – our clients, we consider ourselves as your "Financial Coach", someone who is experienced and qualified to give you the right advice, to provide you with tailored solutions so you can achieve your personal goals and objectives, and is there every step of the way.

If you know someone who could benefit from the "value of advice", please let us know and when they join Josman, we will say thank you with a **\$50 Fuel Voucher** to help you save some money.

Josman "Oracle Office" opening



Thank you to all our valued clients, business partners and guests who joined us to celebrate the opening of our new office in Oracle in Broadbeach. A great night was had by all, some drinks, food and prizes were enjoyed.



Here are just a few photos of the night.



Upcoming Events

22nd April—26th April

Easter/ Anzac Long Weekend

- We hope you all have a safe and fantastic Easter.

3rd May

Josman BUSINESS 2 BUSINESS Function

- If you are interested in meeting and networking with Josman Business Partners, let us know.

Mid May

End of Financial Year Planning Seminar

- What you need to do before June 30!

May/June

Tax/Super/Business Planning/Insurance

- Last chance to save tax before June 30.

Financial Survey

If you respond 'Yes' to any of the following questions please give us a call today so we can help you with this.

- Would you or your family suffer financially if you died or became sick or injured? Yes No
- Were your life insurance policies taken out more than 2 years ago? Yes No
- Would you like to save 15% on your insurance premiums? Yes No
- Is your Super in an Industry Super Fund? Yes No

If yes, which one: _____

- Would you like to know how to save an extra \$91,000 towards your retirement fund? Yes No
- Are you paying too much tax and not getting a refund? Yes No
- Are you over 55 years of age, still working and not receiving the special benefits your Super can do for you? Yes No
- Do you have excess savings each month? Yes No
- Do you have equity in your family home? Yes No

A simple review of your "financial position" may help you save money, reduce tax and get closer to retirement.

Please complete our quick survey and send us your answers, we will assess them for you and provide an obligation free analysis.

Reply Paid envelope enclosed.



Testimonials

It was a very fast, helpful and friendly response from Matthew Brown & Josman Financial Group. Ask an Expert program 2010 where prominent Financial Planners were asked to give general advice to consumers.

Antonia Mihalis

If Matthew is unavailable for any reason we always go to Jenny who is excellent.

Ross and Noelene

Sue and I, found Josman Financial Group, met and in many ways exceeded our expectations. If you're looking for professional finance advice with a friendly, helpful, family feel, you will not find better than Josman Financial Group.

Richard and Susan Miles

They listened to what I wanted to do, took in my long term goals and identified the best deal to achieve my goals and now I am the proud owner of my first home and hope to have many more properties! I have since referred friends to Josman Financial Group.

Glenn Davies.

Matthew is highly committed to the industry and his clients. His passion to give back is a strength I have always admired. March 21, 2011

Mike Potter
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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 in the enclosed Reply Paid Envelope.

Name: _____

Address: _____

Contact No.: _____ **Email:** _____

Referred by: _____ **Ph:** _____

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