

# The Josman Bulletin



*It's all about you...*

Certified Quality  
Advice Practice 

## News bites

### Where is your cash stashed?

There is currently \$610 million in unclaimed money lying lost or forgotten with the Australian Securities and Investments Commission (ASIC) and some of it could be yours.

Unclaimed money generally ends up with ASIC and the Commonwealth Government after it has lain dormant for more than seven years in accounts with insurance companies, banks, building societies, credit unions or friendly societies. It also includes money from company takeovers or from companies that have been unable to contact shareholders for six years.

ASIC is encouraging all Australians to search the ASIC database. It's free to search the database and if any of the money is yours there is no cost involved in claiming it back.

How to find missing money – Log on to ASIC's online database at

[www.fido.gov.au/unclaimedmoney](http://www.fido.gov.au/unclaimedmoney) and type in your name. If you find money you think you may be entitled to, just lodge a claim to prove it's yours or that you're the beneficiary.

Source: [www.fido.gov.au](http://www.fido.gov.au)

### Have you got leave up your sleeve?

Australians are working longer hours and taking less annual leave, leading to a rise in obesity, fatigue, substance abuse and stress. Research indicates that full-time employees in Australia had accrued 123 million days of annual leave, equating to \$33.3 billion in wages, as of December 2008.

While there can be perfectly good reasons for accruing leave, such as saving for a big overseas trip, many Aussies simply aren't taking the leave they're entitled to. As a result, many people are not achieving a healthy work/life balance, resulting in mental fatigue and in some cases burnout. Such factors can often make people unhappy in the workplace and less effective at their job.

So if you haven't had a holiday in a while, do yourself a favour and take a well earned break.

Source: *Roy Morgan Research, December 2008*

## Research supports Australia's underinsurance epidemic

A recent survey carried out by Lifebroker Life Insurance has shed some light on Australia's continuing underinsurance epidemic. Results showed men and women vastly overestimated the cost of life insurance by 49 per cent and 65 per cent respectively, even though premiums for life insurance can be lower than car, home and health insurance. Lifebroker managing director Chris Eade said it was this overestimation that was dissuading people from buying insurance, with 36 per cent of survey respondents stating the perceived expense was a major factor in their not having coverage.

The overestimation of premiums is believed to arise from buyers not shopping around enough to compare options and life cover typically being sold through face-to-face contact. The research also revealed other contributing factors including a lack of awareness on the financial risks of illness, injury and premature death.

Source: [www.lifebroker.com.au](http://www.lifebroker.com.au). *The Lifebroker Life Insurance Report 2010 was an online survey of 1000*

*Australians conducted by Sweeney Research.*



# **Pink Alert**

## **Breast Cancer Awareness Event**

# **INVITATION**

## **Josman Financial Group is supporting Breast Cancer Awareness Month of October.**

Cancer is a devastating illness. Not just for the sufferer, but also for their family, friends and even their workplace.

Australian Women and Breast Cancer<sup>#</sup>:

The most common invasive cancer

The most common cause of cancer related death for women

1 in 8 women will be diagnosed before the age of 85

Josman Financial Group is raising awareness of cancer in the community and we invite you to come along and learn about the risks of cancer and gain some hints and tips to protect yourself against the financial stress of this illness.

**Date: Wednesday 27 October 2010**  
**Time: 5.30pm including Drinks and Nibbles**  
**Venue: Josman Financial Group,**  
**Address: Level 9 Niecon Towers,  
17 Victoria Avenue, Broadbeach**  
**Special guest: Breast Cancer survivor tells her story.**

**Cost: Donation - \$5.00 or Gold Coin (includes – Travel competition; Raffle prizes - Titans tickets, Wine Pack, \$2000 Financial Plan and Back Packs)**

**Donation link:**

**<http://www.breastcancerfundraising.org.au/TeamPage.aspx?Lang=en-CA&TSID=6913>**

**RSVP: by 22 October 2010, Phone: Josman Financial Group on 07 5554 4000 for catering purposes only.**

Source: <http://www.nbocc.org.au/breasthealth/statisticsresearch/>



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# THE AXA / I want a leading financial adviser I can trust / PLAN.

A financial adviser can help you live the life you want now, without compromising your future. Whether you're looking for advice to grow your wealth, protect yourself against life's uncertainties or are planning for retirement, quality financial advice can make all the difference.

Choosing a financial adviser is a personal decision based on compatibility and trust as much as it is about the adviser's experience and integrity. A financial adviser should be a long-term partner who helps you realise your financial goals, so choosing the right one is important.

AXA's network of experienced advisers can provide expert advice you can rely on, tailored to your specific financial goals and aspirations.

Every year AXA recognises the excellence and commitment of its advisers and would like to congratulate the following advisers who were recently awarded State Adviser of the Year for 2010.



**Paul Aspros**  
PSK Financial Services  
New South Wales



**Neville Spencer**  
Financial Centre  
South Australia



**Bentley Klein**  
Axios  
Financial Services  
Victoria



**Matthew Brown**  
Josman  
Financial Group  
Queensland



**Paul Von Stieglitz**  
Myrtle Ridge  
Financial Services  
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**Steve Selvia**  
Southern  
Financial Strategies  
Western Australia

## Live the life you want now and in the future

AXA has a network of financial advisers who are committed to helping you realise your financial goals, no matter what stage of life you are at.

To find an AXA financial adviser near you, visit [www.axa.com.au](http://www.axa.com.au) or call 137 292 today.



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# The Josman Offer

## PROTECT YOURSELF:



**Life Insurance**—Who will pay your debts off if you or your spouse were to die?

**Trauma Insurance**—With Cancer and Heart Attack cases on the rise would you like your family to be fully covered financially?

**Income Protection**—If your income stops due to injury of illness, who pays the bills?

**Business Insurance**—Many businesses wouldn't be able to survive if one of the key employees died.

## PROTECT YOUR WEALTH



Achieving wealth is hard enough for most people, but to have your investment money reduced due to market volatility is extremely disheartening. Consider placing a *protection* around your investments where your money is **GUARANTEED!**

## PROTECT YOUR RETIREMENT



You have spent all your working life putting money aside for retirement, but will you have enough? This money will need to last you for another 30 years? Protecting against the market down turns is a very effective way of securing your financial longevity.

Our qualified financial Planners will review your existing insurance cover, performance of your superannuation and more importantly your overall objectives and look for opportunities to reduce your costs and achieve better growth.

### Head office

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Call our office today—**5554 4000**

## Refer a friend today!

**Complimentary financial plan valued at \$1,500 for every referral\*.**

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Contact No.:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Referred by:** \_\_\_\_\_ **Ph:** \_\_\_\_\_

\*Referred clients must proceed with obligation free financial plan to be eligible. Entries close 30 November 2010. Winners notified in person. One entry per referral. Resort nominated by Josman Financial Group. Details to be returned to Josman Financial Group, P.O. Box 876 Broadbeach Qld 4218.

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