



**Josman
Financial Group**

The Josman Bulletin

Advice—It's all about you...

*Merry Xmas and Happy
2012!!*



The Year that was!



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Well 2011 has certainly been an interesting year for interest rates, markets, cost of living, Josman Financial Group and our clients. Let's start with interest rates, after 7 successive rate increases by the RBA from October 2009 until November 2010 finishing up at to 4.75%, we started with the prospect that rates may stabilise through 2011, well they did until the last 2 months of the year when the RBA dropped rates by 0.25% in November and 0.25% again in December. Predictions for 2012 are that the rates will drop a further 1% if market conditions and inflation continues on its current path.

The Australian market showed some early promise this year and remained reasonably strong until the "debt crisis in Europe" gradually reduced confidence in all markets, the ASX 200 coming down from approx 4820 to around 4100 in August. Interestingly though we have really moved sideways since August with bounces up to around 4400 and then back down again to 4100. So what does 2012 hold for us, well it is expected that the markets will have a reasonable run through the year and finish 2012 around 4600 – 4800. It's important though that we maintain a well diversified approach to investing and look at protecting your capital and locking in the gains when they do come.

The increasing cost of living has put more pressure on families this year, and yet inflation has remained relatively stable, we have seen our clients hold onto their cash more so this year than any other year and we expect this to continue into 1st half of 2012. There are certainly some opportunities to earn some extra returns in 2012 with some of our "fixed interest and bond funds" showing solid returns

At Josman Financial Group we have been working hard behind the scenes to improve our service and review capabilities for you and I look forward to announcing some exciting changes in 2012 that will add further value to our relationship.

Recently we held our Xmas function and we'd like to thank those of you that were able to make our Xmas party, particularly considering the really wet weather and rain on that night, following are some great photo's of the night, it's safe to say that a good night was had by all.

We look forward to seeing you all in 2012, we have a exciting year planned and some opportunities to add to our client base, so if you have a friend or family member needing some advice, why not give them a voucher for advice valued at \$500 for Xmas!

Merry Xmas and good fortune for 2012!

Cheers Matthew

2011 Xmas Function



Client Referral Voucher

At Josman we pride ourselves on the service our dedicated team provides and the financial value we create for our clients. This voucher entitles your referral to "comprehensive financial planning advice" valued at \$500, it includes a financial analysis and detailed summary report. We thank you for your support and we will show our appreciation for placing your trust with our team at Josman.

Friend/Family Name: _____

Address: _____

Contact No.: _____ Email: _____

Referred by: _____ Ph: _____