



The Josman update



Don't miss out

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Financial Recovery Expo

Tuesday
12th May
4.00pm or
6.30pm
Broadbeach

Special Feature:

Learn how to secure your money with 100% protection* and develop tax strategies before June 30.

Seats are limited!

Call 5554 4000 NOW!!

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Staff profile



Teresa Yardi—Administration Manager/Paraplanner.

Teresa has been a valued member of the Josman Team for many years. Teresa was the administration officer for Asset Planning which was taken over and saw the birth of Josman Financial Group. Teresa holds many responsibilities, most importantly she researches and prepares the high quality, professional Statements of Advice for the Broadbeach and Sunshine Coast clients. The team at Josman Financial Group are proud to congratulate Teresa on successfully completing the PS146 Financial Planning course accrediting her with a Diploma in Financial Services (Financial Planning). Teresa has studied very hard and is looking forward to developing her financial planning experiences in the near future. Teresa was recently married, loves craft work and enjoys Italian Cuisine with the most important person in her life—her husband. Teresa's second great passion is the welfare of animals and she helps out at animal shelters in her spare time.

Investments—Boost Your Savings

Saving money is one of the hardest regimes to maintain. It's also one of the most important... if we want to achieve our goals and lifestyle choices.

There is only one way to save successfully – by making regular contributions into a savings fund or investment over a long period. This works for two reasons: regular contributions build steadily over time, and your savings benefit from the 'magic' of compound interest – that is, earning interest on your combined principal and interest.

This is all very well, but regular saving requires a lot of discipline... and progress can be frustratingly slow. One method of accelerating your savings is a strategy known as 'instalment gearing' – or the art of saving using someone else's money.

This strategy combines your own regular contributions with funds borrowed from another source, which you 'draw down' on a regular basis to add to your savings. The result is that you generally amass greater savings than you would on your own. With more funds to put into your chosen investments, you

have more money working for you, which potentially provides greater returns.

For example, you may have access to \$20,000 of borrowed capital. You may start your investment fund with a \$2,000 'draw down' from the loan and \$1,000 of your own funds. Then, each month, you'd contribute \$250 of your own funds and draw down \$500 from the loan – totalling \$750 to invest. After three years you would have drawn down the full \$20,000 and contributed \$10,000 of your own (less the interest on the loan).

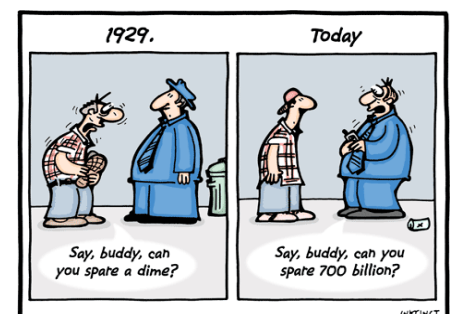


The loan interest could lead to further benefits such as negative gearing. For instance, if the interest payable is greater than the income earned from your investments, you may be able to claim

the difference as a tax deduction. If you have a high disposable income, and you're on a high marginal tax rate, this could be an effective way of reducing your tax liability.

Instalment gearing is essentially 'dollar cost averaging'. By investing on a regular basis, say monthly, you spread your investment risk. If prices are high, your regular contribution won't buy as much, but the value of the rest of your fund will be rising. If you invest when prices are falling, you'll buy more for your money... and when prices rise again, those additional shares or units will increase in value.

You financial planner can help you determine whether this unusual but potentially effective savings strategy could enhance your financial position.



Take the Protection Quiz

- | | YES | NO |
|---|--------------------------|--------------------------|
| • Do you have a Mortgage? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do you have any personal loans? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do you have any children? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Would your financial position be affected if you were to suffer from an injury or illness? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do you want to have enough money to look after your children if you were unable to care for the for an extended period of time? | <input type="checkbox"/> | <input type="checkbox"/> |

If you answered YES to any of the questions above then you should call Josman Financial Group on 5554 4000. We will be able to review your risk management plans to protect you and your loved ones.

How to increase the \$900 Tax Bonus

Recently the Australian Federal Government has released an Economic Stimulus Package which included up to \$900 Tax Bonus Payment to eligible people. The Federal Government also has an existing initiative to assist lower and middle income earners to build their super savings through the Government Co-contribution. Provided you're eligible and make a personal non-concessional contribution to your super you could increase your \$900 Tax Bonus Payment up by a further \$1500.

By contributing \$1000 to your existing super fund before June 30, 2009, you may be entitled to increase your super balance by up to \$1500.

Case Study:

Luke, aged 57, earns \$25,000 per annum. In April 2009, Luke received the \$900 one off Tax Bonus Payment from the Government. Luke chooses to make a non-concession contribution to his superannuation with his \$900, plus a further \$100 from his savings. As Luke's taxable income is less than \$30,342 for the 2008/09 tax year, he will be entitled to a Government Co-contribution of \$1,500. Provided he meets all the requirements, Luke has made a 150% risk free return on his \$900 Tax Bonus.

To find out more and to check your eligibility contact us today!



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Providing Quality Business Solutions

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2009/2010 Yellow Pages Ad

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**BROADBEACH • BALLINA
POTTSVILLE • SUNSHINE COAST**

FIRST CONSULTATION IS FREE!!!

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Josman Planning Pty Ltd

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Refer a friend/relative



Complimentary financial plan valued at \$1,000 for every referral*.

Name: _____

Address: _____

Contact: _____

Referred by: _____ Ph: _____

PLUS Both you and your friend/relative go into the draw for a 7 night holiday at a 5 star resort valued at \$2,000(*Conditions apply)

*Referred clients must proceed with obligation free financial plan to be eligible. Entries close 30 November 2009. 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.