



Fiducian Caboolture

May 2009

Welcome to our first edition!

Welcome to the first edition of our local newsletter. A newsletter specially designed for our Fiducian Caboolture clients.

The newsletter will be issued every quarter and will include important updates, local news and even articles written by some of our clients. It will be sent by email wherever possible, but if you would prefer a posted copy of the newsletter please let us know.

If you would like a friend or relative to receive this newsletter please ask them to send their details to us by email or to:

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Do you know someone we can help?

Our business is built on looking after clients in an effective manner. Much of our business comes from referrals. We value any referrals from you that may help your family and friends.

Check out

The Fiducian Website is a place of interest; keep an eye on it at:
www.fiducianfs.com.au

Important Reminder

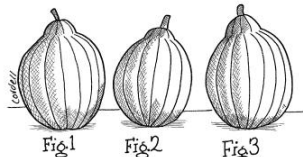
End of Financial Year fast approaches!

Don't miss out on the opportunity to make a difference to your super by taking advantage of the government superannuation co-contribution. Ensure every dollar you put into super works harder.

If you earn under \$60,342 in this financial year and make personal after-tax contributions to your super, you may be eligible for the co-contribution.

To avoid delays and ensure your contribution is processed within this financial year, you'll need to make the contribution by mid June.

END OF YEAR FIGS.



Smart Tip

We've all heard about the 'stimulus package tax bonus' in the media of late. If your 2007-08 taxable income was \$100,000 or less and you paid tax, you could be eligible to receive a tax bonus payment of up to \$900.

Why not use your tax bonus to receive the government superannuation co-contribution?

If you earn under \$30,342 in this financial year and add your \$900 bonus to your super fund, the government may make a co-contribution of an additional \$1,350 to your super fund. That's a contribution of \$2,250 to your super without putting one finger into your own wallet! If you'll earn under \$60,342, you may still be eligible for a part payment of the co-contribution.

Investing – 'Where to from here', Seminar

Fiducian Investment Manager, Conrad Burge and Head of Financial Planning, Alan Hinde joined us as guest speakers at our recent client seminar held at the Sungate Conference Centre. The seminar attracted over 20 guests.



Investment Manager, Conrad Burge presenting

Conrad and Alan's presentations reinforced the importance of **time in** the market to achieve long term investment objectives. Guests particularly commented on Alan's insight into market cycles and how to weather the current economic climate.



The Fiducian Team with seminar guests

At the end of the presentations, guests enjoyed refreshments and the opportunity to converse with Conrad, Alan and Michelle.



Seminar guests

The Pension Review

The Australian Government is showing a commitment to delivering long term pension reform.

In October, the government announced a \$4.8 billion dollar down payment on comprehensive reform of the pension system, consisting of payments of \$1,400 to single pensioners and \$2,100 to pensioner couples which was delivered in December 2008.

The Pension Review is now complete and the findings are helping the government structure a reform package that will be announced as part of the May Budget, set to be released May 12th.

The Pension Review is the first time since the Social Security Review of the mid-1980s that any government has taken a comprehensive look at pension payments.

The review included an extensive consultation process to ensure that it reflected the views and aspirations of those most likely to be affected.

We will update you further on the Pension Review after the May Federal Budget is announced.

March Centrelink Rates Change

On 20th of March 2009 a number of Centrelink rates were indexed, including the Age Pension which we've outlined as follows:

Situation	New rate	Increase
Single	\$569.80 p/f	\$7.70 p/f
Couple	\$475.90 p/f	\$6.40 p/f

A single homeowner can now have assets up to \$555,750 and a homeowner couple up to \$882,500 and may still receive a part age pension.

The income test deeming rates have also been reduced. For a single person, deemed assets up to \$41,000 and for a couple assets up to \$68,200 will now be deemed at 2% pa. Deemed assets above these amounts will be deemed at 3% pa.

Garden Tip:

Stop your plants from busting out.

When garden plants such as arum lilies, agapanthus, ivy, coto neaster or periwinkle escape into bushland, they crowd out native plants, reducing the habitat and food of native animals.

On farm land, garden escapees can cost millions of dollars a year to eradicate. Paterson's Curse is a good example.



A field of Paterson's Curse

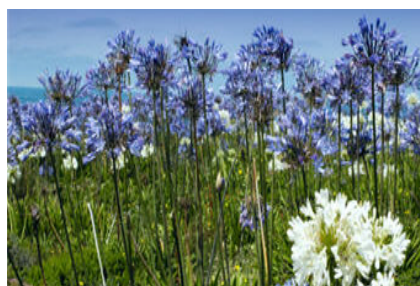
Even native plants can become weeds when they are grown out of their normal range. Cootamundra wattle, sweet pittosporum and bluebell creeper are examples.

Be aware when you add to your garden.

Avoid purchasing plants that could become weeds, but if you do buy weedy plants for your garden, be responsible.

Cut off flower heads as soon as they are spent to stop the wind spreading the seed.

Dispose of garden waste carefully. Never dump garden rubbish on vacant land or in the bush.



Agapanthus growing in the wild

We Want You!

If you have any tips, recipes, stories or information that you'd like to share please contact us. Perhaps you've been on a great holiday recently, or had a good experience with a local business.

We would love to hear and consider your story for the next issue, so please contact us at any time.

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