



**FIDUCIAN**  
Financial Services  
INTEGRITY • TRUST • EXPERTISE



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**Quality Financial Advice Is What We Give**

Fiducian Hunter News

New Year Planning

Summer 2010/11

### Market Wrap

Two steps forward, one step back. The Australian Share Market has struggled over the year in a stop-start manner and has been very volatile. The All Ordinaries Index has fluctuated from highs of 5,024 points in April to lows of 4,250 in July. This has continued to frustrate investor's who have felt this volatility.

The good news is that the domestic market shows good value against historical average measures, meaning opportunities exist. Production, particularly in the Mining and Resource sectors, remains strong and it is only more recently with interest rates rising, that profit margins have been affected. The Australian economy overall maintains its strong position, and continues to benefit from strong exports to China and India.

From a global point of view, the large advanced economies of the US and Europe are continuing to recover. There are still some concerns about the ability of some countries to manage their sovereign debt, although the International Monetary Fund, European Central Bank and US Federal Reserve are continuing to support and assist. This assistance is very positive while a cheaper \$US and Euro help European and US exporters to be more competitive. This lifts production, profitability and supports economic growth.

Locally we have witnessed the opposite effect. A rising dollar in a strong economy restricts exporters and encourages importers. With consumption in emerging markets like India and China growing strongly, our resource companies are obtaining great value for their goods, and this has underpinned returns in domestic share funds.

2011 will bring more investment challenges. However, the position of the global economy is much more positive than it has been in the past few years. As such, we are hopeful that this will translate into reasonable returns for investors.

### Award Winner

We are very proud to announce that Shane Pinkerton from Fiducian Hunter has been awarded the prestigious 'Most Promising Financial Adviser of the Year Award for 2009-10' at the recent Fiducian National Conference.

We thank all of our clients, who have supported us so strongly. It is a real pleasure to be able to help you achieve your goals. We have worked very hard on improving our service for a number of years by including ideas and feedback from our clients. This has resulted in very high levels of client satisfaction and also allowed our business to grow at a manageable and steady pace.

# Seasons' Greetings

From  
Shane and Amy and all at Fiducian

We Wish You All the Best For 2011

Our offices will be closed from

**Monday 20 December 2010**

And will re-open on

**Monday 10 January 2011.**

Should you require any assistance please call

**Shane – 0421 026 853**

or

**Fiducian Client Services – 1800 653 263.**

Fiducian's Head of Financial Planning, Alan Hinde said 'Shane is the most deserving Adviser this year because he has demonstrated an ability to align his business practices with the goal of providing a higher level of client service. Moreover, his outstanding business planning means he will have the capacity to grow his practice and continue to provide quality financial planning services in a professional and very client focused manner to people in the Hunter Region'.

### **Please Refer Us**

The Festive Season brings people together. What better time to bring up how happy you are with the personal attention you receive from your award winning Financial Adviser?

In our last Newsletter I wrote an article about children having a Financial Plan. I think it's just as important for everyone to have a Financial Plan. The plan simply focuses on goals and objectives and applies logic and process to achieve results. As a Planner, I can sit alongside and advise the strategic options available that suit the objective.

If you know someone who can benefit, give them a business card and tell them we're very happy to receive their call. As we don't charge for an initial consultation, the worst they can do is spend some time with a Financial Professional.

So yes, please refer to us when you can. I don't expect you to go out of your way, but just let people know why you're happy and who we are. And remember, your review service fee will be discounted upon a successful referral converting to a client.

### **We're Seeking Testimonials**

We have recently added a new section to our website called 'What Clients Say'.

We welcome comments at any time, and if you would like to add a comment about how we satisfy you as a client, feel free to send a testimonial to us so we can put it up in lights.

Our business is all about the power of people – it's not what you know, it's who you know. We just like prospective clients to be able to get an idea of how well we operate, and that's where we need your help.

If you'd like to read what others are saying about us, simply go to the website and have a look – [www.fiducianfs.com.au](http://www.fiducianfs.com.au) and navigate to the Fiducian Hunter page. There's always something new and interesting on the web page, so keep checking it to find out.

### **Looking Forward to 2011**

As part of an Annual Review we always run a check on cash flow and savings. Having a reserve to go to when unexpected expenses pop up and having the ability to save regularly as part of your investment strategy can make life just that little bit more comfortable.

For accumulators it is important to make sure that the investment strategy remains viable and flexible to cope with any changes that may occur in lifestyle or arrangements (such as moving house or having a baby). It's always important to have insurances in place to cover unexpected health issues and a savings plan to cash also allows a contingency plan to be executed if required. Trying to put an extra \$20 or \$50 per week into a high interest account or into the mortgage can build a buffer very quickly if you are disciplined enough to do so.

In the case of a retiree though, cash flow is usually more defined. We are always very careful in how income producing investments are set up and managed to allow opportunities to be taken when available and prevent the sale of assets such as shares and property when markets aren't favourable. Cash levels are still vitally important though, and structuring cash investments in a logical and flexible manner is just as important as every other facet of your financial plan.

A little thought about your cash position over the festive season can ensure you glide through 2011 with fewer issues than ever before. Keeping up with rising interest rates and an increasing cost of living can be a lot easier with some simple planning. The question is, can you save a little more each week to give yourself that added flexibility of a sound cash reserve? It takes two things – motivation and discipline. Once you have committed to those, the sky's the limit.

### **Final Say**

This is a wonderful and happy time of year. Catching up with family and friends always provides great memories, and for others having a break from work and enjoying some time out from the daily grind is very refreshing.

As we pass into another year, give some thought to the past, some thought to the future and revitalise, energise and prepare. A new year will bring surprises, expectations, accomplishments and experiences. Stay positive and work hard, but always enjoy life.

We look forward to catching up and hearing about your travels, children and adventures and working with you to plan for your future in a logical and suitable manner. Don't forget, when your Annual Review comes around, sit down and spend some time reassessing your needs, wants and aspirations. Simple planning of these will allow us to help even more.

As always, please feel free to contact us at any time to discuss your position. We're always happy to help.

Our next publication is scheduled for release in Autumn (along with the Autumn issue of Fiducian Focus).

Keep an eye out for it in the mail or on the website below.

### **Quote of the Quarter**

"The best way to cheer yourself is to cheer somebody else up" (*Mark Twain*)

Wishing you all the best until next time,

**Shane Pinkerton** Adv Dip FS (FP) JP

Executive Financial Adviser

**Authorised Representative** (ARN 237602)

**Fiducian Financial Services Pty Ltd**

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*Fiducian's Most Promising Financial Adviser of the Year 2009-10*

Planning for your future takes Expertise. Planning your finances needs integrity and trust. Fortunately we have all three. Fiducian, we give you Quality Financial Advice.

#### **Receiving This Publication**

This newsletter is available online at:

[www.fiducianfs.com.au/pages/FFS\\_Hunter/home.htm](http://www.fiducianfs.com.au/pages/FFS_Hunter/home.htm)

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