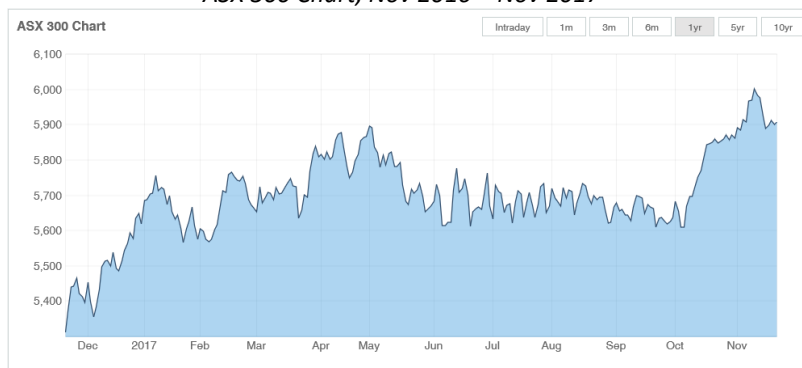


Newsletter - Spring 2017

How time flies! Do you find that every year seems shorter than the one before, yet when we were young Christmas never seemed to come fast enough? Well get ready, because there is another Christmas just over the horizon - in fact less than 4 weeks away!

2017 thus-far has been a pretty topsy-turvy affair with Australian investment markets in the first half-year extremely volatile and headed practically nowhere, to suddenly find a sense of confidence and direction in October that has put value into portfolios that we manage for you.

ASX 300 Chart, Nov 2016 – Nov 2017



For most of the year off-shore markets painted a very different picture and in general they 'cruised' along in a steady upward direction and added further value to superannuation, pension and investment portfolio returns.

Dow Jones Chart, Nov 2016 – Nov 2017



A regular part of our client service is to conduct what we call '**desk-top reviews**' where Nixon Financial Services advisors check over their clients' portfolios in the absence of the client. Depending on the size of a portfolio this review might happen 1 to 4 times a year in an orderly program. Reviews are conducted in addition to any face-to-face interviews and formal review meetings that form a major part of our Client Value Proposition. We review around 30 client portfolios each fortnight and in the most recent reviews we have been excited to see excellent results. The actual return that each client gets varies with the 'Risk Profile' of the portfolio and its size (size does matter) which in turn allows for variations in composition and diversification.

Having said that we have been very happy to see High Growth portfolios with rolling 12 month earnings well up around the high teens and at the other end of the Risk Profile spectrum Conservative portfolios with returns around 5%. Both of these results are excellent in their class and show that Higher Risk can get a higher reward when times are good. It also shows the value of a good conservative portfolio against the very poor returns offered by bank deposits at the moment.



The foyer of our new Sunbury office

A couple of months back we opened a **new office in Sunbury** to serve a rapidly growing market with a broad demographic that fitted our capabilities and interests.

The opening was more of an ‘oozing’ rather than something that went off with a bang! We encountered major problems getting connected to the world, even such a simple thing as getting a telephone line into a commercial building in the main street took many weeks, so did the internet, air-conditioning that continued to fail, etc. But all is well now and we are starting to attract new clients ‘off the street’ which is rewarding our faith in the decision to open the new premises.

Casey Kropman is the ‘resident adviser’ now at Sunbury having transferred from Gisborne along with long-time team member Gail Hannan who is the client services manager there. Joel Plowman and myself will appear at the Sunbury office on a ‘by appointment’ basis as we will continue to call the Gisborne office our home base.

A few weeks ago Casey and Gail enjoyed a targeted Muffin Walk and called in on selected Sunbury businesses to ‘shout them’ morning tea by leaving a tray of mini muffins and details of our range of services. It was a very different and successful way to let potential cross-referrers know about our business. Out of that promotion we held a referrer-only seminar last week to outline our Aged Care Financial Service and it was a great success. We have **appreciated a number of new client referrals** to our Sunbury office that have emanated from existing clients since we opened. Please don’t stop, your referral is a great compliment to us!



Mini Muffins were well received

We plan to conduct a number of client/prospective client seminars throughout next year. The Sunbury office has 2 interview rooms that open up to seat up to 20 people in theatre style - a great facility!

Is there a topic you might like to see covered in our seminar schedule next year? If so, please let us know via email so we can tailor our education series to meet our client's interests.



Joel, Casey & Bob – our advisor team

This week we launched **our new web-site** dedicated to our Aged Care Financial Advice activities. The site can be accessed at www.agedcareadvisors.com.au and we would appreciate you visiting the site soon so as to get it some traction with the likes of Google. It is accessible on your desk-top, lap-top and smart phone and if you have multiple devices please use each one to boost the traffic.



In recent weeks we have assisted quite a number of families as they battled with the decision-making process of how to best fund the entry and ongoing costs of permanent aged care. What has struck me a couple of times is the number of people that either have no Will or one that is hopelessly out of date. The same can be said for Enduring Powers of Attorney, again often none or inappropriate to the current situation. We need to remember that once a doctor says that a person has dementia it is extremely difficult to make a new Will or Power of Attorney due to there being an immediate question as to the cognitive ability of the person who needs a new document made.

The message is simple, check yours and/or your parents now, do it now and don't leave it one day too late.



While we are on this topic let me add another dimension to the discussion. We automatically think of Wills being associated with getting older, we often ignore to consider the 'what if a person did not have a Will' question for younger people. When a younger person dies unexpectedly leaving behind a family (worse still that the deceased was the head of a single parent family) and the usual mortgage that seems to go with that but no Will to direct how the family will be looked after, the mortgage paid or whatever. There is a creeping illness that makes grand-parents poorer when they find themselves raising grand-children from their retirement savings. By the way there is a simple answer of how to cover the mortgage, it's called life insurance and no mortgagee should be without adequate cover. We can help in this regard.

We have had a series of Infomercials made in a cartoon format and the life Insurance one can be accessed via our website: **just click on the link in our email**. Maybe you could pass it on to other family members that might find it relevant.



Life Insurance F- Nixon Financial Services.mp4

.....and on a brighter note may we wish all of you a **Merry Christmas and a Happy New Year**.

Our office will be closed for 2 weeks between 2pm 22nd December until 9am 8th January 2018.

During that time we will still be around and able to provide emergency assistance if required but please note that if you have a need for a special withdrawal from your investments to put that in train now. The people that we deal with will also be on limited staffing over that period so plan ahead please.

Warmest wishes,

Bob & The Team



Back Row: Judy, Bob, Joel, Casey, Gail. Front Row: Alison, Michelle, Rachel



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