

# NEWSLETTER - DECEMBER 2015



**CENTRE IN FINANCE PTY LTD (CIFP)**  
**AFS Licence No: 247284 ABN: 61062431583**  
**Super, Retirement, Investments & Life Insurance**  
**1/347 Camberwell Road, Camberwell, 3124**  
**Phone: 9813 5822 Fax: 9813 5844**  
**Email: [cif@cifp.com.au](mailto:cif@cifp.com.au) Web: [www.cifp.com.au](http://www.cifp.com.au)**

## MERRY CHRISTMAS & A HAPPY NEW YEAR - 2016.

### Office Hours during Christmas and the New Year:

**Our Office will close on: Friday, December 18<sup>th</sup>, 2015**

**Our Office will re-open on: Wednesday, January 6<sup>th</sup>, 2016**

During this period phone messages can be left or emails can be sent to: [balateras@cifp.com.au](mailto:balateras@cifp.com.au)

We would like to take this opportunity in wishing you and your family a **SAFE FESTIVE SEASON**.

We offer our sincere condolences to clients & friends who are no longer with us. **REST IN PEACE.**

The **CIFP** team is now located at our new office at Level 1, 347 Camberwell Road, Camberwell.

(Lift access is now available together with 2 hour free parking behind the Camberwell Civic Centre)

We look forward to welcoming you to our new office in 2016 with the extra services to become available.

### CIFP SERVICES IN 2016:

#### 1. EDUCATIONAL MATERIAL & UPDATES ON OUR WEBSITE:

- The **CIFP** website is continuously updated with Educational Material, Centrelink, Superannuation, Investment, Taxation, Estate Planning & Aged Care. [www.cifp.com.au](http://www.cifp.com.au)

#### 2. CIFP ENHANCEMENTS TO OUR WRAP SERVICE:

- CIFP** have negotiated further platform fee reductions of up to **70%** for our clients.

For Example:	Normal Wrap Fee	CIFP Wrap Fee	CIFP Savings
1. \$ 100,000 Account Balances:	\$ 780 pa	\$ 250 pa	\$ 530 pa
2. \$ 300,000 Account Balances:	\$1,865 pa	\$ 750 pa	\$1,115 pa
3. \$ 500,000 Account Balances:	\$2,725 pa	\$1,250 pa	\$1,475 pa

- Existing direct shares can be transferred into the First Wrap Super or Investment Service to provide simple consolidated reporting with tax and Centrelink benefits.

#### 3. CIFP INVESTMENT EXPO & WORKSHOPS IN 2016: (BOOKINGS ESSENTIAL)

- CIFP** will conduct an Investment Expo on March 16<sup>th</sup>, 2016 with guest speakers.
- CIFP** will conduct a series of Workshops from April 14<sup>th</sup>, 2016 in the **CIFP** Boardroom.

## **A. CIFP INVESTMENT EXPO & WORKSHOPS IN 2016:**

### **1. INVESTMENT EXPO CONDUCTED BY CIFP – MARCH 16<sup>th</sup>, 2016:**

- **VENUE:** Camberwell Civic Centre – Park View Room.  
(340 Camberwell Road Camberwell)  
(Light refreshments provided)
- **DATE:** Wednesday March 16<sup>th</sup>, 2016
- **DAY SESSION:** 1.30 pm to 4.00 pm
- **EVENING SESSION:** 6.30 pm to 9.00 pm
- **GUEST SPEAKER:** Stephen Halmerick (Senior Economist)
- **TOPICS COVERED:**
  - General Investment Outlook for 2016 and beyond.
  - General Health, Wellbeing & Family Protection.
  - Super (SMSF), Investment & Retirement Options/Strategies.
  - Centrelink Changes in 2017, Aged Care & Estate Planning.
  - How to achieve property ownership.
- \* **BOOKINGS:**
  - Phone 98135822 to reserve your places.
  - (We encourage you to bring a friend)

### **2. WORKSHOPS TO COMMENCE APRIL 2016: (Limited places)**

#### **\* Workshop 1: Investment & Superannuation/Pension Options (SMSF):**

**Date:** Thursday April 14<sup>th</sup>, 2016  
**Time:** Day Workshop 1 pm to 3 pm  
Evening Workshop 7 pm to 9 pm  
**Venue:** CIFP Boardroom (Level 1/ 347 Camberwell Rd Camberwell)  
**Bookings:** Phone 98135822 to reserve your place.  
(Light refreshments provided)

#### **\* Workshop 2: Centrelink Changes & Strategies for 2017:**

**Date:** Thursday April 28<sup>th</sup>, 2016  
**Time:** Day Workshop 1 pm to 3 pm  
Evening Workshop 7 pm to 9 pm  
**Venue:** CIFP Boardroom (Level 1/ 347 Camberwell Rd Camberwell)  
**Bookings:** Phone 98135822 to reserve your place.  
(Light refreshments provided)

#### **\* Workshop 3: Estate Planning & Aged Care Strategies:**

**Date:** Thursday May 12<sup>th</sup>, 2016  
**Time:** Day Workshop 1 pm to 3 pm  
Evening Workshop 7 pm to 9 pm  
**Venue:** CIFP Boardroom (Level 1/ 347 Camberwell Rd Camberwell)  
**Bookings:** Phone 98135822 to reserve your place.  
(Light refreshments provided)

#### **\* Workshop 4: Federal Budget Update & Property Ownership Strategies:**

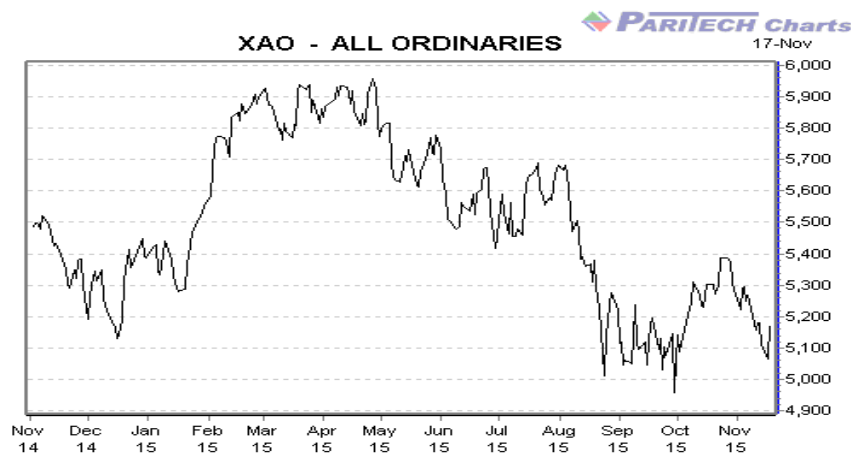
**Date:** Thursday May 26<sup>th</sup>, 2016  
**Time:** Day Workshop 1 pm to 3 pm  
Evening Workshop 7 pm to 9 pm  
**Venue:** CIFP Boardroom (Level 1/ 347 Camberwell Rd Camberwell)  
**Bookings:** Phone 98135822 to reserve your place.  
(Light refreshments provided)

## B. MARKET RETURNS AND VOLATILITY:

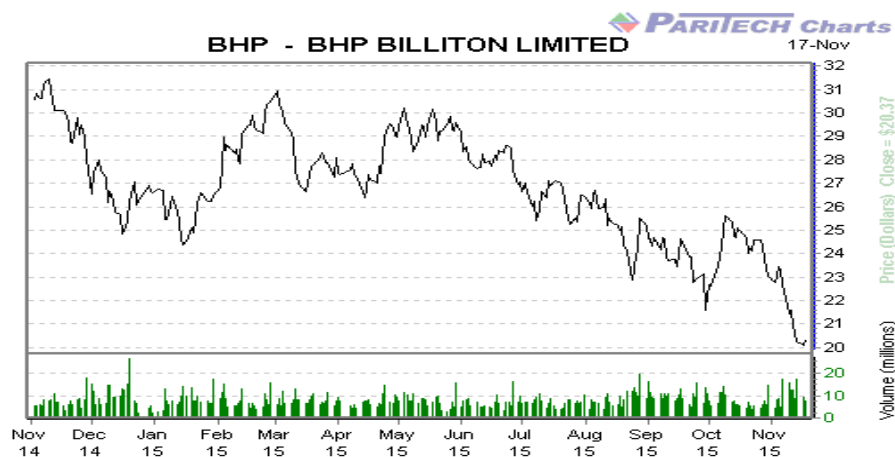
We have witnessed continued market volatility within all major asset sectors. Official interest rates have fallen from 4.50% in 2012 to 2.0% in 2015. This represents a fall of over 50% since 2012. The Australian Dollar has fallen from US\$ 1.10 in 2012 to US\$0.70 cents in 2015. This represents a fall of 30% since 2012.

The following chart shows how volatile the Australian Share market can be during a 12 month period. Share market sectors can perform at different levels during similar periods. (Resources vs Health) Fund managers use market volatility as an opportunity to buy blue chip shares at discount prices in order to provide long term income and growth. Do not panic during market volatility as blue chip shares recover over time.

**The Australian Share market during the past 12 months has fallen by 10%.**



**BHP Shares during the past 12 months have fallen by 30%.**



**CSL Shares during the past 12 months have increased by 20%.**



**It is important to have a diversified portfolio to reduce risk during periods of market volatility.**

## C. THE SUPER/PENSION & INVESTMENT WRAP SERVICE:

### 1. CENTRE IN FINANCIAL PLANNING (CIFP) IS UNIQUE:

- **No fee charged for a financial plan (SOA) & no fee for the investment of your funds.**
- CIF holds an AFSL licence with **30 years of experience** and no institutional ownership.
- **CIFP** provides strategic advice to ensure you reach your overall financial goals & objectives.
- We use wholesale funds and negotiated **lower platform fees of up to 70% for CIFP clients.**
- We do not take commissions and charge a low ongoing service fee to manage your portfolio.
- Life Insurance premiums within our First Wrap Super is up to **30% lower for CIF clients.**
- Wholesale Term Deposit Rates with 7 major Australian Banks: (**negotiated higher rates**)
- Access to over 300 Wholesale Managed & Indexed Funds plus Australian Shares (ETF's).

### 2. CIFP SERVICES PROVIDED AT NO ADDITIONAL COST:

- **Estate Planning Strategies** are provided to our clients to reduce estate tax payable.  
(During 2015 the team have managed to save over \$ 200,000 in estate tax for our clients)
- **Aged Care Services** and Strategies are available to our clients and their family.  
(During 2015 the team negotiated favourable terms for aged care services for our clients)
- **Age Pension Assistance** is available with our new online service to Centrelink.  
(During 2015 the team have assisted clients to qualify and maintain a Centrelink Pension)
- **Direct Share Consolidation Service** is available with Centrelink & Taxation Benefits.

#### Performance of the First Wrap Super/Pension & Investment Service: 1 year, 3 years and 5 years to June 30th, 2015

Fund Option	1 year	3 years	5 years
First Wrap - CIFP Growth (20/80)	+12.30%	+15.30%	+13.80%
First Wrap - CIFP Balanced Growth (30/70)	+11.60%	+14.90%	+12.10%
First Wrap- CIFP Balanced (40/60)	+11.10%	+13.70%	+11.30%
First Wrap- CIFP Moderate (50/50)	+10.10%	+12.20%	+10.20%
First Wrap- CIFP Conservative (60/40)	+9.30%	+10.80%	+9.60%
First Wrap- CIFP Stable (70/30)	+7.00%	+8.40%	+8.00%

The Wrap Service is a fully owned subsidiary of the Commonwealth Bank (CFS)

The Wrap Service is available to other family members (children) & friends with low fees and attractive wholesale returns. Phone CIFP - Phone: 9813 5822 for no obligation appointment.

### BEST WISHES FOR 2016 - FROM THE CIFP TEAM

Nicole Hadji

Robert Farchione

Vicki Alateras

Bill Alateras

Helen Pescos

Amelia Alateras