

Centre in Finance Pty Ltd (ABN: 61 062 431 583 / AFS Licence No: 247284)
Superannuation / Retirement / Investment / Life Insurance
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CENTRE IN FINANCE CAN ASSIST YOUR FAMILY

The Financial Planning Team:

Bill Alateras

Director – Senior Financial Planner
Bachelor of Education (Business Studies - Melbourne)
Major in Accounting, Finance & Taxation

Robert Farchione

Financial Planner
Diploma of Financial Planning

Dean Alateras – Commerce/Financial Planning Graduate 2020 (Deakin)

Vicki Alateras

Director – Compliance / Financial Planner
Degree in Social Science (Monash)
Advanced Diploma of Financial Planning

Nicole Hadjigeorgiou

Financial Planner - Degree in Applied Science
Advanced Diploma of Financial Planning

- * Centre in Finance P/L (CIF) was established in 1994 and directors have been practicing since 1984.
- * With over **30 years of experience** in servicing clients and their families provides peace of mind.
- * We are one of the very few financial planning practices left (less than 5%) that have maintained their own license with no institutional ownership. (**Privately Owned**)
- * We pride ourselves that our clients come first and not the fund managers.
- * Our portfolio management service (MDA) has preserved capital during volatile market conditions.
- * We charge an ongoing advisor service fee based on your account balance with a portfolio management service (MDA) which has achieved above average returns during the past 3 to 5 years.
- * Strategies to reduce tax and the new **Death Duties of 17%** on Super/Pensions paid to your estate.
- * The total annual fees including our service fee is usually 30% - 50% lower than total fees charged by other financial planning firms or industry funds that provide no advisor services. Total annual fees are as low as 0.90% pa which includes a full portfolio management service with ongoing advice.

CIFP FEES ON SERVICES PROVIDED

- * Initial Consultation
- * Financial Plan (SOA)
- * Investment Fee
- * Total Annual Fees

COST

Nil
Nil
Nil
0.90% pa to 1.20% pa

(Includes platform fee, manager fees & ongoing advisor service fees)

- * We can assist any of your family members or friends with our portfolio management service (MDA) to minimize volatility and maximize returns within their individual risk profile.
- * We provide ongoing advice on super, insurance, allocated pensions, investments and savings plans.

Contact our office for a free no obligation appointment to assist you or your family with financial planning options that suits your objectives and circumstances. We can analyse existing superannuation, insurance, investment and savings plan.

GROW YOUR INCOME AND SAVINGS

With low returns in cash deposits, **the low volatile savings/income fund will provide funds for your future.**

With a \$10,000 initial investment plus an optional monthly contribution will grow your funds for future objectives.

* Retirement Income

* Holiday

* School Education

* Super

* House Deposit

* Financial Security

The investment savings plan will provide attractive returns with **low volatility** and accumulate funds for your goals.

No entry or exit fees and expected 2 to 3 year **returns of 5% – 7% pa as compared to 1% from cash/term deposits.**

FirstWrap Income & Savings Fund - (Conservative Low Volatile portfolio)

- 15% Mutual Term Deposit Account (quarterly income)
- 40% Latrobe Financial 12 month Term (monthly income)
- 15% Charter Hall Property Income Fund (monthly income)
- 15% Charter Hall Industrial Property Fund (quarterly income)
- 15% Vanguard Balanced Indexed Fund (quarterly income)

- No entry fees and No exit fees (7 day's notice for partial access to capital)

- Recommended minimum investment period of 2 – 3 years

DIVERSIFIED SPREAD OF FIXED INTEREST, SHARES & COMMERCIAL PROPERTY OPTIONS:

- Mutual Term Deposit Account units are expected to return 1% - 2% pa net over 5 years

(Spread of Bank Term Deposits) – **Low volatility (access within 7 days)**

(1 year return to May 31st, 2020 was **1.40% pa**)

(3 year return to May 31st, 2020 was **1.90% pa**)

- La Trobe Financial 12 month Term Account units are expected to return 4% - 6% pa net over 5 years

(Spread of Fixed Interest & Mortgages) – **Low to moderate volatility (access within 30 days)**

(1 year return to May 31st, 2020 was **5.50% pa**)

(3 year return to May 31st, 2020 was **5.70% pa**)

- Charter Hall Property Income units are expected to return 6% - 9% pa net over 5 years

(Spread of Commercial Property in Australia) – **Low volatility (access within 180 days)**

(1 year return to May 31st, 2020 was **8.90% pa**)

(3 year return to May 31st, 2020 was **9.80% pa**)

- Charter Hall Direct Property units are expected to return 6% - 9% pa net over 5 years

(Spread of Commercial Industrial Property in Australia) – **Low volatility (access within 180 days)**

(1 year return to May 31st, 2020 was **9.80% pa**)

(3 year return to May 31st, 2020 was **9.70% pa**)

- Vanguard Balanced units are expected to return 6% - 9% pa net over 5 years

(Spread of Equities & Fixed Interest) – **Low to Moderate volatility (access within 7 days)**

(1 year return to May 31st, 2020 was **4.00% pa**)

(3 year return to May 31st, 2020 was **5.50% pa**)

- 1 year average rate of return to May 31st, 2020 was **6.00% pa** after fees & tax credits)

- 3 year average rate of return to May 31st, 2020 was **6.30% pa** after fees & tax credits)

- The Platform and Adviser fees (Direct Fees) charged to your FirstWrap account totals up to 0.70% pa

- The Wholesale Investment Management fees (Indirect Fees) charged in the unit price totals 0.50% pa

Make your savings work harder by earning a return of 5% to 7% pa during the next 2 to 3 years as compared to a return of 1% from cash and term deposits. Contact us to assist you in establishing a savings plan with attractive returns to meet your future objectives. The savings plan may be attractive to other family members.

This information is of a general nature only and may not be relevant to your particular circumstances. The circumstances of each investor are different and you should not act on this information without speaking to a financial planner who can consider if the advice is right for you. You should also obtain a copy of and consider the Product Disclosure Statement for this product before making any decision. This information is based on historical performance which is often not a reliable indicator of future performance. You should not rely solely on this material to make investment decisions.

SUPERANNUATION ACTION PLAN CHECKLIST TO SAVE TAX BEFORE JUNE 30th, 2020

Take advantage of the new super rules to receive a tax refund

Consider the transfer funds to family members which may provide them with a tax deduction and assist you in maintaining Centrelink benefits.

A. For family members who have a taxable income below \$ 37,000:

1. Contribute \$1,000 to super and receive \$500 from the ATO **(50% return)**.
2. Your Spouse contributes \$3,000 to your super to gain a tax refund of \$540 **(18% return)**.
3. Personal super contributions are accessible **(\$30,000)** to purchase a first home.

B. For family members who have a taxable income of \$ 37,000 to \$ 90,000:

1. Make a personal contribution to super and receive a **tax refund of 35%**.
(Funds from your personal bank account and/or the transfer of direct shares)
(A Gift from family to reduce their Centrelink assets and provide you a tax refund.)

EXAMPLE: (Contribute \$ 10,000 of savings to super and receive \$ 3,500 tax refund)

- Taxable income for 2019/2020 of \$ 60,000
- Contribute \$ 10,000 to Super before June 30th, 2020
- Receive a tax deduction with a **tax refund from the ATO of \$ 3,500 (35%)**
(The super fund will pay 15% tax which provides a net return of 20%)
- The maximum tax deductible contributions to super is **\$ 25,000 pa** which includes SG contributions, salary sacrifice and employer contributions.

C. For family members who have a taxable income of \$ 90,000 to \$ 180,000:

1. Make a personal contribution to super and receive a **tax refund of 40%**.

EXAMPLE: (Contribute \$ 10,000 of savings to super and receive \$ 4,000 tax refund)

- Taxable income for 2019/2020 of \$ 100,000
- Contribute \$ 10,000 to Super before June 30th, 2020
- Receive a tax deduction with a **tax refund from the ATO of \$ 4,000 (40%)**
(The super fund will pay 15% tax which provides a net return of 25%)

Accumulate 30% to 50% more wealth by contributing part of your savings to super.

Feel free to contact our office to analyse the benefits of making additional super contributions which relate to your individual circumstances and objectives.