



*Financial Planning *Retirement Planning
*Estate Planning *Pension Entitlements
* Social Security *Insurance Protection
*Home Loans/Finance *Corporate Super

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CHECK OUT OUR NEW WEBSITE!!

SBA Financial Website is now up and running. Please take your time to look at the extra services we provide. You may learn something that you did not already know about us! You can also put faces to names when you view our staff's profiles. Log onto www.sbafinancial.com.au

Model Planning

Let our office ensure you are on track to retirement

Planning for your retirement should not be a matter of crossing your fingers and hoping for the best. Having enough money for a secure financial retirement comes from taking control and planning carefully.

Successful investment plans have many components, including an asset allocation model, tax savings strategies and investment selection criteria.

UK PENSIONS

SBA Financial also provides services in relation to transferring UK Pensions into Australian Super funds.

There are fantastic tax advantages for UK expatriots who want to move their super into an Australia. Please contact our office if your friends require this service.

We also offer a service where accommodation and other services such as an introduction to the public transport and health systems to help you settle in to the Australian lifestyle. This is ideal for those who have no contacts in Melbourne and want their initial settling in period to be as smooth as possible.

Having trouble understanding your options for retirement? Need advice for your Centrelink benefits?

Call us today for advice on Pensions, Veterans Affairs, Retirement Planning and Superannuation. We can provide you with all the advice you need in order to make the most of your situation.

REVIEWS

Please call us if you have not yet had your annual review!

Need to locate lost super?

Log onto www.fido.gov.au to locate any moneys that may have been unclaimed.

Model Share Portfolio and its performance – 22.73% p.a.* over 6 years! (12 stocks)

* Lonsec IRESS 2006

This has been well resourced by an experience investment team.

What we are doing differently!

- Using an in depth analysis team of 5 people involved in the process! (Lonsec)
- Monitoring of shares and
- Making buy/sell recommendations as advised by Lonsec

Shares can be bought with ordinary monies and superannuation

END OF FINANCIAL YEAR STRATEGIES

It is no secret tax can eat into the returns from your investments. However, the good news is there are a number of strategies you can use in the lead up to 30 June that may enable you to manage tax and lock-in some other great benefits.

Please call us if you would like any further information on these tax incentives.

Salary Sacrifice

If you are likely to receive a bonus before 30 June 2006, you should consider asking your employer to salary sacrifice your payment into superannuation. By using this strategy, you can pay less income tax this financial year and make a larger after-tax investment.

When you salary sacrifice a bonus (or salary/wages) into superannuation, the contribution is taxed at a maximum rate (which could be as high as 48.5%). Depending on your circumstances, a salary sacrifice strategy could reduce the tax rate payable on your bonus by up to 33.5%.

Government Co-contributions

If you are entitled to super from your employer, you should consider making personal after-tax contributions into your fund before 30 June 2006. By using this strategy, you may qualify for a Government co-contribution this financial year and receive tax-free amounts when you retire.

If you're a lower income employee and you make a personal after-tax super contribution of \$1,000, the Government may add up to \$1,500 to your super account. That's a return of up to 150% on the amount contributed.

Ask us how the co-contribution applies to you and your circumstances.

Spouse contributions

If your spouse has a low income, you should consider making super contributions on their behalf from your after-tax pay or savings. By using this strategy before 30 June 2006, you may receive a tax offset of up to \$540 this financial year and maximise the benefits of super as a couple.

Maximise tax deductible super contributions

If you are self-employed, substantially self-employed or under 65 and recently retired, you should consider making tax-deductible contributions into superannuation before 30 June 2006. By using this strategy, you can pay less income tax this financial year. If you own a business, this strategy may also help to build and protect wealth outside your business.

Contribute to super and offset capital gains tax

If you make a capital gain on the sale of an asset this financial year, you should consider making a tax-deductible contribution into superannuation before 30 June 2006. By using this strategy, you may be able to save on capital gains tax (CGT) this financial year and make a larger after-tax investment.

Talk to us about your situation and how contributing to your super can save on your CGT.

Purchase Life and TPD insurance tax effectively

If you take out life and Total and Permanent Disability (TPD) insurance through a super fund (rather than via a separate policy outside super) you may be able to save on premiums and/or purchase more insurance cover.

The same tax concessions that apply when investing in super also apply to insurance purchased through a super fund.

Delay withdrawing super benefits to save lump sum tax

If you are over 55 and want to cash out some of your super, you should consider deferring your withdrawal until after 30 June 2006. By using this strategy, you can save lump sum tax and make a larger after-tax investment.