

QUPDATE

FEBRUARY 2010

Happy New Year

New Year's resolutions can easily be forgotten once we're back in our "normal" routine. In this article, we outline five simple steps that can help you to a better financial future in 2010.

1. Work out your main financial goals for the next year(s), and then select the one or two key things that will help you reach those goals the fastest. Break down big goals into easier-to-achieve smaller objectives, and don't put off making a start.

Good use of your time is an essential ingredient for a better financial future.

2. Learn how to be money smart by understanding where your money goes.

Know how not to overpay on servicing debts.

3. Protect yourself against financial hardship. Keep insurances on your life, income, health and other large assets up to date.

4. Start or review your savings and investment plans. It could be as simple as using the benefits of a recent salary increase to increase your salary sacrifice contributions to superannuation.

5. Get advice that will help you on the way. Don't be overwhelmed by all the options, but get help to keep on track.

Remember, QSuper subsidises advice from Q Invest about your benefits in the fund.

New Robina Offices

Q Invest now has additional advisory and support staff at our Robina Town Centre office. This change means we are better able to serve our Gold Coast clients and the financial planning needs of QSuper members.

To make an appointment at Robina or any other location just call our toll free number.

Regional, Rural and Remote

Apart from offices in a number of larger centres, Q Invest also makes regular regional visits. For example, we will make six visits to Cairns and five each to both Mackay and Rockhampton in the first half of 2010.

However, anyone who wants help but can't make it to a regional office can access our full range of advice services over the telephone.

Telephone interviews are also an ideal way to get quick advice on some superannuation issues such as: setting up or adjusting salary sacrifice, investment choice, after-tax contributions and defined benefit versus accumulation choices.

Workplace visits

Q Invest may be able to visit your workplace to present seminars on a range of topics, hold information sessions or provide advice. Seminars can help support staff wellbeing programs.

For further information or to arrange a workplace visit call our 1800 number.

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