



Q UPDATE

Not sure if you need advice?

Access to a Q Invest Financial Adviser can be a benefit of your employment!

In 1994, Q Invest was established by QSuper to be its preferred provider of financial advice. If you are seeking advice about your QSuper account it's often subsidised by QSuper.

Every year Q Invest Advisers assist more than 10,000 people, just like you, to make the most of their current financial situation. It might be growing your super, protecting you and your family with insurance or helping you get the retirement of your dreams.

To learn more about how Q Invest can help you, visit our website or call **1800 643 893**.

Market Movements

Recent volatility in financial markets has raised a number of concerns for many of our clients.

Questions have included: do I have my money in the right asset class? Are my retirement plans still on track?

There are no simple answers to what to do in these circumstances as it depends on your stage of life and your future plans.

If you haven't reviewed your financial position for some time, your personal circumstances may have changed along with the markets. Now is the time to make sure you have an investment strategy in place that helps you achieve your dreams.

Along with markets, legislative changes regularly require people to adjust their approach to make sure they are saving tax and getting access to government benefits.

Q Invest Financial Advisers can help you manage your investments in this changing environment.

QTips

Do you want to save tax?

Salary sacrifice can be a great way to save tax while making your contributions into super. The personal tax savings from salary sacrifice are not about to change.

However, from July 2009, the Government plans to count salary sacrifice contributions towards a range of other government benefits including Family Tax Benefit, Centrelink, Co-contribution and a number of tax offsets.

This financial year could be your last opportunity to access some of these additional benefits.

Q Invest can help you commence or review your arrangements and make sure you are optimising your benefits.

Consolidate your super

New employees often have multiple superannuation accounts. This situation can result in multiple fees being incurred not to mention the additional paperwork involved.

There can be good reasons to consolidate your accounts, but there can also be pitfalls. Q Invest will check your accounts to make sure you get the best outcome before a recommendation is given to consolidate. We also make it easy by taking care of the paperwork for you!

Christmas presence

Already thinking about your New Year's resolutions? We're open through Christmas and New Year.

Make an appointment now and get 2009 started in the right direction.

From Q Invest - enjoy the festive season.



Financial Advisers. Great Advice.

Contact Q Invest

Free Call: 1800 643 893

Website: www.qinvest.com.au

Important Information

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