

## EXCLUSIVE INVESTMENT PROPERTY OPPORTUNITIES

**We are pleased to announce that residential investment properties are now available to clients of HQB Financial Services and HQB Chartered Accountants.**

HQB Financial Services and Australia's largest residential developer, Stockland, have teamed up to offer you an easy and complete solution to finding a property for your investment portfolio.

### **Investment property with a difference**

Our new partnership with Stockland is a unique opportunity in the Coffs Harbour area. Our clients will have access to a national range of quality investment properties in proven growth areas of NSW, VIC, South East QLD & WA.

### **You're getting the choice you need**

Having choice gives you peace of mind that you will find a property to suit your needs. Properties from Stockland's selection include land, house & land packages and apartments. The geographic spread provides a range of property options such as diversification, variety of price points, capital growth, tax depreciation schedules and rental appraisals.

### **Great service and benefits**

Our partnership with Stockland also means access to research on the local area. You may also benefit from investing in a brand new property which may provide you with tax benefits. In addition, you will have a dedicated experienced team to help you find the property you need, sparing you the leg work normally involved in finding an investment property. You will also benefit from discounted property management fees through LJ Hooker.

**If you're considering an investment property now or in the near future ask us about Stockland's residential investment properties. To find out more or to register your interest contact Ian Armstrong on 02 6652 2333.**

### **NEW INVESTMENT PROPERTY OPPORTUNITY**

- Easy Access to Investment Properties
- National Range
- Land
- House & Land
- Apartments
- Local Area Research

**Quality homes from Australia's leading residential developer.**

### **Warren Buffet on Gold...**

*"It gets dug out of the ground in Africa, or someplace. Then we melt it down, dig another hole, bury it again and pay people to stand around guarding it. It has no utility. Anyone watching from Mars would be scratching their head"*

**IF YOU WOULD LIKE TO DISCUSS ANY OF THE INFORMATION CONTAINED IN THIS NEWSLETTER OR WOULD LIKE TO ARRANGE AN OBLIGATION FREE APPOINTMENT WITH ONE OF OUR FINANCIAL PLANNERS PLEASE CONTACT US ON 02 6652 2333.**



Ian Armstrong



Michael Tsakaros

## Are you thinking of investing in shares again?

You don't need to be a financial genius to know that the Australian and overseas share markets have been through a volatile time over the past few years. From its peak of 6,800 in late 2007, the S&P/ASX 200 fell to a low of just under 3,200 in March 2009. Since then, though, it has been as high as 5,000 but recently dipped again to just below 4,500.

Given this recovery, it is understandable that many people are asking: Is it time to move cash back into the market? Or am I too late? Will the market fall again?

There is no "one size fits all" answer to these questions but your response will depend greatly on your own circumstances and your beliefs about the long term performance of the market. However, when deciding on your next move you should take into account the manner in which you are, or could be, exposed to both positive and negative future share market performance.

### How to get involved

Many Australians have become accustomed to the share market since they may have picked up parcels of shares in the recent decades courtesy of public floats (eg Commonwealth Bank or Telstra). Perhaps more significantly, most superannuation funds invest in local or overseas share markets and the returns on our superannuation are thus affected. For others, buying and selling direct shares may be a small hobby, or a more substantial activity on behalf of their self managed superannuation fund.

Whatever your situation, if you are feeling more positive about the local and/or overseas share market, then it is first crucial to consider how you would invest.

For your superannuation fund, you might want to investigate your investment options that could give you a broad range of market-based investments including local and/or overseas shares.

Or if you have stock piled cash or have surplus cash flow that you wish to use wisely, a managed fund or tailored portfolio may be what you need. Whichever way you go, remember the golden rule: research, research, research!

### Do what is right for you

Remember that there isn't a universally good or bad time to invest in the share market. In other words, if two people have different timeframes or risk tolerance, then what might be good for one is not necessarily good for the other.

Share markets should always be considered a long-term investment.

Think about the circumstances that might force you into cashing in your investment earlier than expected. This could include having to meet a pension payment or merely to pay your monthly credit card bill if it gets out of hand. How likely are these types of things going to happen in the next few months rather than five or more years down the track?

And think about how you will react if the share market does take a breather from its recent revival. Would you want to pull out if the market dropped by, say, five per cent the very day after you invested? This gives you a good idea of how tolerant you might be to the volatile returns that the share market can deliver.

If you think you might be ready to consider share market investment again, it might be a good time to speak to one of our financial advisers by calling 02 6652 2333.

### INSURANCE — HOW MUCH IS ENOUGH?

It's easy to think 'it will never happen to me', but in the event of an unexpected tragedy, it's important to make sure your family will be looked after, and their futures protected.

Life insurance is a valuable wealth protection tool that can help you clear any debts including mortgages, provide funds for your children's education and provide income for your family.

Try the calculations in the box to the right to determine if your family will be protected if you are no longer able to support them.

Mortgage	.....
Other Debts (loans, credit cards etc)	.....
Children's Education Requirements	.....
Funeral Expenses	.....
Income (gross x 10)	.....
= <b>Total Liabilities</b>	.....
Less	
Savings	.....
Current Life Insurance	.....
Superannuation	.....
= <b>Total Assets</b>	.....
<b>Liabilities minus Assets =</b>	
<b>Life Insurance Shortfall</b>	.....

#### Did You Know:

The average yearly ordinary earnings for an adult working fulltime in Australia is \$56,680.

The average cost of childcare in Australia is \$12,116 per year.

The average Australian home loan is \$246,647.

Source: Westpac

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