

MORTGAGE BROKING SERVICE NOW AVAILABLE

HQB Financial Services has joined forces with Australia's largest Mortgage Broker and can now provide you with the best available deal on your home loan as well as solutions for personal loans, equipment finance & leasing, commercial loans, and debt consolidation. The benefits of choosing HQB Financial Services include:

The deal that's best for you - not the best for the lender

Because we are not tied to any particular bank, building society or lender we have no vested interest in recommending one product over another. In fact, we have access to more than 650 different mortgage products so whatever your circumstances and whatever your mortgage needs, we can find the deal that's best for you.

A high level of customer service

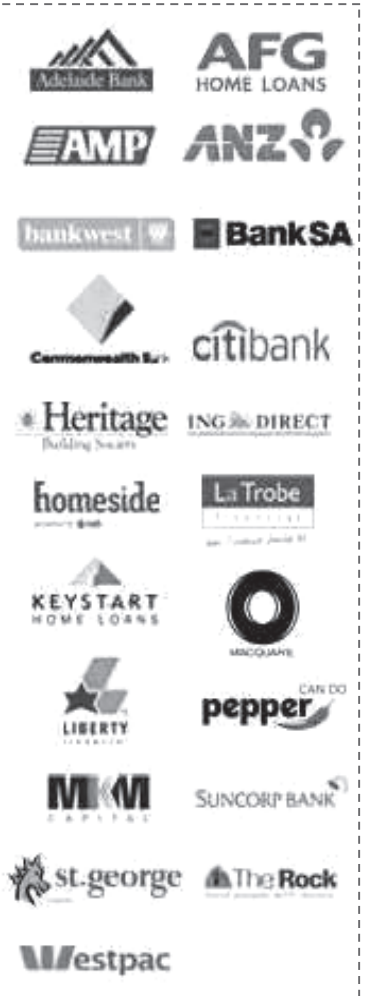
You'll find the level of support and service you get from HQB Financial Services hard to beat. We'll take care of all the paperwork from start to finish and keep you updated during the settlement process so that you know what's going on. Having HQB Financial Services arrange your mortgage takes a big weight off your shoulders.

Quick and efficient results

Our business is geared to deliver the fastest possible results. In many cases we are able to obtain quick 'in principle' loan approvals from a number of lenders who we will contact on your behalf and take care of what's needed so that your finance is in place quickly and efficiently.

Understanding and expertise - when the bank says 'no'

We have access to products from lenders that can help customers with more difficult or complicated needs and for those who may have been rejected by the mainstream banks.



If you are looking to purchase a property and need finance or just want a better deal on your existing loan please contact our lending specialist, Brian Singh, of HQB Financial Services on 02 6652 2333 for an obligation free appointment.

Brian Singh is an Authorised Representative No. 401524 of My Adviser Pty Ltd ACL No. 238307

Changes to the Government Guarantee on Bank Deposits

On 10th September 2011 the Government announced changes to the guarantee on bank deposits. All existing deposits carry the government guarantee up to \$1m per legal entity. The guarantee will reduce to \$250K per entity and institution on 1 February 2012. Any deposit placed with a maturity date beyond this date will only be guaranteed up to the new limit of \$250K after 1 February 2012.

Share Market Update

The S&P/ASX 200 index recorded its largest monthly gain ever ending up 8.3 per cent in the month of October. The All Ordinaries index, up a similar amount, recorded its best monthly gain since March 1988. Over in the U.S, the S&P 500 was up 13.5 per cent in October, its best month since 1974. Theoretically, these are wonderful times to be a sharemarket investor, however year to date, even after this massive rally, the S&P/ASX 200 index is still down 8.6 per cent.

Although companies are trading at attractive prices they could become more attractive in the coming months. If you are thinking about investing but are worried about markets falling further, a strategy that may suit you is to invest smaller amounts of money over a period of time rather than investing one larger amount as a lump sum — this way you will average down your purchase price if the market falls.

HQB Financial Services can Buy and Sell shares on your behalf through a number of licenced brokers at a competitive price.

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card (CSHC) helps senior Australians with the cost of prescription drugs and other health services if they are of Age Pension age but not eligible for the Age Pension. To qualify, you must:

- Be an Australian resident living in Australia.
- Have reached Age Pension age but do not qualify for an Age Pension.
- Have an annual adjusted taxable income of less than \$50,000 if single, \$80,000 combined if a couple, or \$100,000 combined if a couple separated due to illness.

Apart from discounts on prescription medicines other services may include:

- Bulk Billed GP appointments.
- A reduction in 'out of Hospital' medical expenses.
- Great Southern Rail services.
- Additional household, transport, education and recreation concessions offered by governments or private sector enterprises.

Term Deposit Rate Specials

The current Term Deposit rate specials available through HQB Financial Services Online Term Deposit Broker are as follows:

| Term | Rate |
|----------|-------|
| 3 Months | 5.75% |
| 4 Months | 5.80% |
| 6 Months | 5.85% |
| 9 Months | 5.65% |

Please note that all rates are current as at the 8th of November 2011 and are subject to change.

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