FINANCIAL ADVICE *for women*

FIDUCIAN
Financial Services
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Introduction

Whether you're married, a single professional, company director or home-maker, women usually juggle many roles, including:

- Primary care giver, looking after kids or elderly parents
- Upkeep of the family home
- House cleaning
- Organising the social calendar
- Managing the household budget
- Part-time or full-time employment

We also have lifestyle and financial goals to achieve such as wanting to provide the best education for our children, saving for a holiday, paying down the mortgage, or planning for our future retirement.

Whatever your goals, a regular savings plan is the first step to meeting those goals. However, to reach your goals faster, investing your savings is critical. Building your own investment nest egg can provide you with more financial and lifestyle choices later on.

WHY FINANCIAL PLANNING JUST *for Women?*

Women don't share the same kind of financial experience that men do. So why should they receive the same financial advice? Here are the facts:

Paid less: Women are paid less for the same quality and quantity of work as men. This means that we have less to fund our lifestyle and retirement.

Lifestyle: Women often have different lifestyle commitments: Many of us take breaks from work to take care of our family, which can impact our career path and finances.

Long-term finances: Women in long-term partnerships often become more involved in the day-to-day finances, but have less involvement in long-term finances.

Life expectancy: Women live longer! Women have a longer life expectancy than men do; if our partner dies before us, we then need to take responsibility for the finances.

Divorce & separation: With nearly half of marriages ending in divorce, women are left to rebuild their finances alone.

Superannuation: Whether affected by any of the above, the fact remains – we are still lagging in our retirement savings and rely more heavily on the age pension during retirement.

10 STEPS TO CREATING WEALTH AND MANAGING YOUR MONEY:

1. SET YOUR GOALS

2. PAY YOURSELF FIRST

3. MAKE YOUR SAVINGS GROW FASTER BY INVESTING

4. HARNESS THE POWER OF COMPOUNDING

5. PROTECT WHAT YOU HAVE AND PLAN FOR THE UNEXPECTED

6. DIVERSIFY YOUR WEALTH

7. INVEST IN TAX EFFECTIVE WAYS

8. MAKE THE MOST OF YOUR SUPER & PRE-RETIREMENT PLANNING

9. USE DEBT WISELY

10. ENSURE YOUR ASSETS ARE DISTRIBUTED AS PER YOUR WISHES WHEN THE TIME COMES

1. SET YOUR GOALS

What are your goals? Do you want to travel? Buy a new car? Send your children to private school? Pay off your house? Have a comfortable retirement? Use the below points to help you set and achieve your goals.

- **Deadline:** For each goal, determine how much money you will need and when you need it - make it a realistic deadline.
- **Prioritise:** Then prioritise your goals - which ones are "must haves" and which ones are "like to have". This way you can focus on the goals most important to you and you are more likely to achieve them.
- **Review:** Regularly review your goals to see if they are still important to you and make adjustments as needed.
- **Read your goals often -** this will help you stay focussed and keep you motivated.

2. PAY YOURSELF FIRST

Whatever your goals, a regular savings plan is the first step to meeting those goals.

It's so easy to spend everything you earn. To achieve any sort of financial goal you must spend less than you earn. The easiest way to do this is to "pay yourself first".

A good rule of thumb is to set aside 10% of your net salary as savings.

Set up a separate savings or investment account.

When your salary hits your regular account, have a certain amount re-directed automatically into your savings or investment account. Then do NOT touch the savings/ investment account until you have reached your goal. You may also choose to have different accounts for different goals.

"How much can I afford to pay myself?"

Make a budget.
List expenses under the following headings:

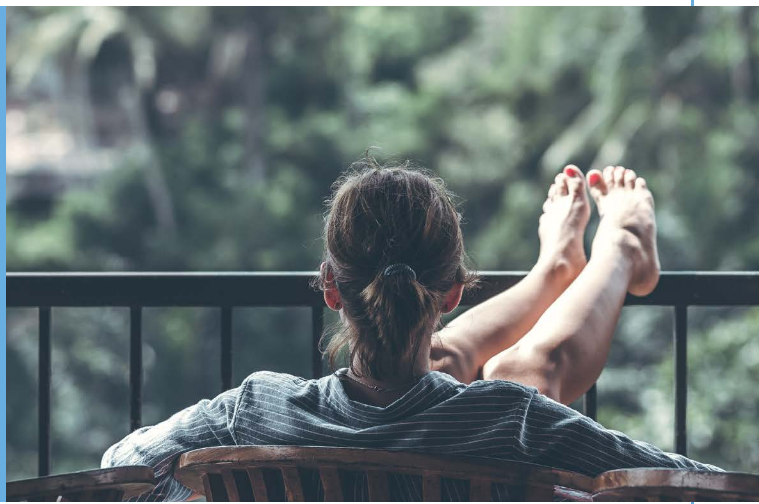
- **Fixed and essential –** rent, groceries, insurance premiums
- **Fixed and non-essential –** weekly manicure
- **Discretionary –** such as clothing, toys, subscriptions, charitable donations

If you don't have 10% of your take-home pay left over, go through the discretionary items first and start culling or reducing allocation of funds, then move onto the fixed non-essential items.

Or try reverse budgeting

Another option is to do the reverse – put aside 10% of your take-home pay and then live off what's left. This then forces you to prioritise the rest of your money. You allocate what you have left to your budget, starting with your essential items and then anything left goes to discretionary items.

If you get a bonus, pay rise or tax refund, put the whole amount (or at the very least 50%) into your savings or investment account and watch your money grow!



BUDGET PLANNER

How to use:

Firstly choose a time period (e.g. fortnightly or monthly). Write in your regular income and expenses. Remember to use the same time period for income and expenses. Once you have entered these figures, total your expenses and subtract these from your total income. This should then give you your total savings potential.

Income			
Amount received each period	$		
Salary or wage (after tax)	$	Investment Income (eg. interest, dividends, rent)	$
Pension or Government allowance	$	Child support or other payments	$
		Total Income	$

Expenses					
Household expenses		**Personal expenses**		**Insurance**	
Rent	$	Clothes & shoes	$	Home & contents	$
Repairs	$	Hair & beauty	$	Car	$
Gas	$	Doctor	$	Health	$
Electricity	$	Medicines	$	Income protection	$
Water	$	Dentist	$	Life	$
Telephone/mobile	$	**Sub Total**	$	**Sub Total**	$
Rates	$	**Other expenses**		**Debt repayments**	
Body corporate fees	$	Petrol	$	Mortgage	$
Internet	$	Car registration & maintenance	$	Car loan	$
Streaming subscriptions	$	Public transport	$	HECS/HELP payments	$
Furniture	$	Child support payments	$	Credit cards	$
Appliances	$	Gifts	$	Personal loans	$
Groceries	$	Donations	$	Store cards	$
Gardening	$	Hobbies & sports	$	Lay-bys	$
Sub Total	$	Subscriptions, newspaper & magazines	$	**Sub Total**	$
Education expenses		Entertainments	$	**Total Expenses**	$
School fees/childcare	$	Restaurants & takeaways	$		
University/TAFE fees	$	Alcohol & cigarettes	$	**University/TAFE fees**	$
Tuition	$	Pet food & associated pet costs	$	Less	
Books & Uniforms	$	Holiday/travel	$	**Books & Uniforms**	$
Camps/excursions	$				
Sub Total	$	**Sub Total**	$	**Net Result - Savings Potential**	$

For more information please contact your local Fiducian Financial Planner at www.fiducian.com.au

3. MAKE YOUR SAVINGS GROW FASTER BY INVESTING

To reach your goals faster, investing your savings is important. Building your own investment nest egg will provide you with more financial and lifestyle choices later on.

Savings held in a bank account will give you a very little return each year, whereas investing can deliver much more. The type of assets you invest in will depend on your financial needs and objectives as well as your tolerance to risk.

Managed Funds

Managed funds are the easiest way to invest. Managed funds pool the savings of many investors and then invest those savings into assets including bonds, company shares, property, infrastructure or other direct investments. The fund managers do all of the research and manage the underlying investments on you behalf. The profits made each year are distributed to each investor in proportion to their holdings.

If you have over $5000 saved already, you may wish to invest directly into the above assets with the help of your financial planner, and they can help you set up an automatic transfer of your regular salary savings.

Managed Funds Benefits

- Can invest small or large amounts
- Diversification
- Regular savings program
- Yearly tax-statement provided by the fund

4. HARNESS THE POWER OF COMPOUNDING

Compound interest has been described by Albert Einstein as:

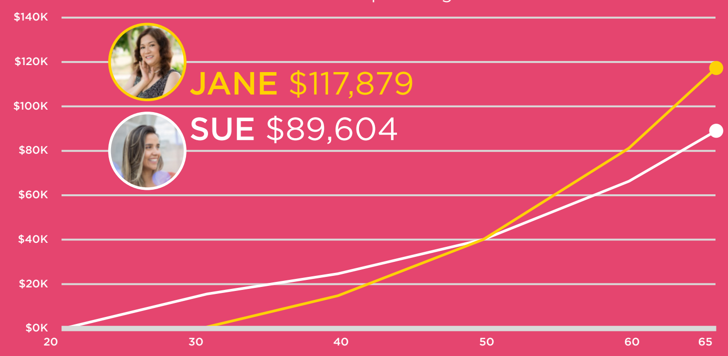
The Eighth Wonder of the World

Compound interest is a fundamental component of wealth creation and by understanding and applying just this one powerful principle, you can make a significant difference to your financial independence and lifestyle over the long term.

Compounding is the effect of earning interest on interest. By saving and letting interest accumulate, you can achieve your financial goals faster.

Let's take a simple example to illustrate the point.

Case Study



Starting early has advantages

SUE contributes $1200 p.a. to her investment over 10 years from age 20 to 30 then stops work to raise her family.

JANE starts contributing to her investment at age 30, and continues to contribute $1,200 p.a. for 35 years.

SUMMARY At age 65 Sue's balance is $89,604 and Jane has $117,879.

Assumption based on a conservative investment return of 5% p.a. (well under the average balance portfolio.)

5. PROTECT WHAT YOU HAVE AND PLAN FOR THE UNEXPECTED

Considering the multiple roles you will play in your lifetime, what would happen if you were no longer able to perform them? Ask yourself:

- **How would it affect your family (or your business)?**
- **How would it affect your financial position?**

Financial protection is important as women are a key part of the Australian workforce, both as employees and business owners.

- 65% of women aged 20-74 are in paid employment[1]

- According to the Department of Employment Skills, Small and Family Business, over the five years to May 2023, female employment is projected to grow by 8.8% compared with 5.6% for males[2]
- Many families depend heavily on both incomes
- Women generally live longer than men
- In 2020, on average an estimated 398 new cases of cancers will be diagnosed each day in Australia[3]
- The most commonly diagnosed cancers in 2020, were prostate cancer and breast cancer[3]
- The likelihood of living with disability increases with age; 31% of 55-64 year olds are living with disability[4]

A comprehensive financial protection plan might include the following:

- Life insurance
- Total & Permanent Disablement Insurance (TPD)
- Income Protection
- Trauma/Critical Illness
- Business expenses (for business owners)

The above insurance covers are meant to complement each other and each has a different role to play.

Let's look at how each one works.

Life Insurance

Your beneficiaries receive a lump sum payment in the event of your death. The amount depends on your needs and goals. The payment can be used to repay outstanding debt, cover costs of children's education and their long term care, funeral costs, or to keep your business afloat.

Total & Permanent Disablement Insurance (TPD)

TPD insurance provides cover if you are totally and permanently disabled. It helps cover the costs of rehabilitation, debt repayments and the future cost of living.[5]

Income Protection

You receive a regular monthly payment in the event you are unable to work due to sickness or injury. The amount you can receive is up to 75% of your pre-tax salary or business income (excluding investment income). Some policies also include a superannuation payment. The benefit is paid until you return to work or up to a pre-determined and agreed benefit period.

Trauma/Critical Illness Cover

You receive a lump sum payment in the event you suffer a specific medical condition as defined by the policy such as heart attack, stroke, cancer, kidney failure. The benefit is designed to help you recover and can be used to pay for medical expenses, nursing care or rehabilitation costs.

Business Expenses Cover

Your business receives a monthly payment in the event you are temporarily unable to work due to illness or injury. The benefit is designed to reimburse you for certain business expenses such as rent, utilities, lease costs and depreciation. The benefit is generally paid up to a maximum of 12 months.

6. DIVERSIFY YOUR WEALTH

Your largest asset is likely to be your home or your business. Having all of your money tied up in one asset can be problematic, particularly if you are planning for your retirement.

Most people will not have sufficient super for a comfortable retirement and may have to sell their home to fund their retirement over the long-term. Owning your own home is a goal most of us strive for, but over the short-term property values rise and fall. You don't want to be in a position where you need to sell in a depressed market.

Diversifying your wealth early across many asset classes such as cash, bonds, shares and property securities can expand your choices when it comes to retirement.

WHY DIVERSIFICATION ACROSS ASSET CLASSES DELIVERS

Each asset class (equities, property securities, bonds and cash) performs well at different stages of the economic cycle. An optimal portfolio, with a well-managed diversified fund such as the Fiducian Balanced Fund at the core, will contain a blend of all four asset classes.

	Australian Shares (S&P/ASX300 Accum.Index)	Property Securities (S&P/ASX200 A-REIT Accum. Index)	International Shares (MSCI World ex-Aust (AUD) Index)	Australian Bonds (Bloomberg All Composite Bond Index)	International Bonds (Barclays Capital Global Aggregate Index (hedged to AUD))	Cash (Bloomberg Bank Bills Index)	Inflation Linked Bonds (Bloomberg Inflation Linked Bonds All Mat Index)	Fiducian Balanced Fund
2001	10.5%	14.6%	-10.0%	5.4%	7.4%	5.2%	5.9%	4.8%
2002	-8.6%	11.8%	-27.4%	8.8%	11.2%	4.8%	10.0%	-6.3%
2003	15.0%	8.9%	-0.8%	3.0%	5.5%	4.9%	3.6%	11.0%
2004	27.9%	32.0%	10.0%	6.9%	9.0%	5.6%	11.9%	16.9%
2005	22.5%	12.5%	16.8%	5.8%	7.5%	5.8%	9.8%	15.7%
2006	24.5%	34.0%	11.5%	3.2%	3.8%	6.0%	1.8%	15.2%
2007	16.2%	-8.4%	-2.6%	3.7%	7.0%	6.7%	4.2%	6.0%
2008	-38.9%	-54.0%	-24.9%	14.9%	9.2%	7.6%	8.5%	-26.3%
2009	37.6%	7.9%	-0.3%	1.7%	8.1%	3.5%	0.4%	19.7%
2010	1.9%	-0.4%	-2.0%	6.0%	9.3%	4.7%	7.5%	2.1%
2011	-11.0%	-1.5%	-5.3%	11.4%	10.5%	5.0%	19.3%	-4.8%
2012	19.7%	33.0%	14.1%	7.6%	9.7%	4.0%	8.1%	13.6%
2013	19.7%	7.1%	48.0%	2.0%	2.3%	2.9%	-2.1%	19.5%
2014	5.3%	27.0%	15.0%	9.8%	10.4%	2.7%	14.2%	10.0%
2015	2.8%	14.3%	11.8%	2.6%	3.3%	2.3%	1.6%	7.9%
2016	11.8%	13.2%	7.9%	2.9%	5.2%	2.1%	1.2%	6.4%
2017	11.9%	5.7%	13.1%	3.7%	3.7%	1.7%	3.7%	12.6%
2018	-3.1%	2.9%	1.5%	4.5%	1.7%	1.9%	3.6%	-2.3%
2019	23.8%	19.4%	28.0%	7.3%	7.2%	1.5%	8.5%	19.6%
2020	1.7%	-4.6%	5.7%	4.5%	5.1%	0.4%	7.0%	7.3%
Annualised Returns	8.1%	6.6%	4.2%	5.7%	6.8%	3.9%	6.3%	6.8%
Volatility (Standard Deviation)	13.6%	17.5%	11.8%	2.8%	2.8%	0.5%	5.1%	8.5%

Note: Annualised returns are assumed to be those of the respective indices for each asset class and are compounded monthly over the last 20 years to end-December 2020.

Disclaimer: The information in this document has been compiled from sources considered reliable, but is not guaranteed to be reliable. Past performance is not a reliable indicator of future performance and Fiducian does not guarantee the performance of the Funds or any specific rate of return.

7. INVEST IN TAX-EFFECTIVE WAYS

This could mean investing in super, investing in the name of the lower-income earner for a couple, investing via a family trust and/or in investments that offer franking credits.

Let's look at each one in turn.

Superannuation

- The income earned by investments in super are taxed at 15%. Compare this to your marginal tax rate which can be as high as 45% plus the Medicare levy.
- You can add extra funds to super via salary sacrifice – this could also reduce the amount of income tax payable.
- If you're self-employed, you can claim a tax-deduction for your super contributions.
- If you contribute after-tax dollars into super, you may qualify for a Government Co-Contribution – i.e. the Government will match your contribution with 50 cents for each dollar you contribute (up to maximum of $500), however this depends on how much you earn each year.

Considerations

- salary sacrifice and tax-deductible contributions are taxed at 15% at the time they are received by your super fund;
- there are limits on how much you can contribute to super to qualify for the tax concessions;
- you cannot access your super funds until you retire after reaching your preservation age or upon reaching age 65.

Lower income earner

If one or both partners of a couple work and you invest outside of super, it can be more tax effective to have the investments owned by the person who earns the lowest salary/income (unless you are using a gearing strategy).

Each adult can earn $18,200 p.a. tax-free. Along with available tax concessions, the amount you earn tax-free can be even higher. Let's look at a couple Jacky and Dean.

- If Jacky's marginal tax rate is 37%, any additional income earned from investments in her name will be taxed at 37%.
- If Dean's marginal tax rate is 19%, any additional money earned from investments in his name will be taxed at 19%.

If Jacky and Dean had $100,000 invested and it earned say 6% interest, the income earned would be taxed as follows:

- If owned in Jacky's name - $6,000 x 37% = $2,220 tax payable each year.
- If owned in Dean's name - $6,000 x 19% = $1,140 tax payable each year.

Having the same investments in Dean's name would save the family $1,080 each year compared with having these investments in Jacky's name. The money saved could be re-invested to accelerate their wealth accumulation.

Franking Credits

When investing in shares and the company makes a profit, the company will often pay tax on their profits before distributing the after-tax profits to shareholders/investors whether you hold the shares directly in your name or via a managed fund. In order to avoid paying tax twice, a statement is issued with the amount of tax already paid, called an 'imputation credit'. You would then include this in your tax return.

For example:

Assume Dean invested $10,000 in Australian shares or a managed fund which paid a fully franked distribution (i.e. tax paid distribution) of $700 which included a franking credit of $300 (i.e. the amount of tax paid). Dean's before-tax return would be 7% p.a.

The tax paid by the company was at the rate of 30%. However, Dean's marginal tax rate is only 19%. Therefore, Dean would receive a tax refund of $167. Dean's after-tax return would be $867 or 8.67% p.a.

So a $700 fully franked dividend/distribution is actually worth $867 to Dean. The same would apply if this investment was held in a super fund. If you were retired, you could possibly receive the full $300 as a tax refund.

Family Trust

For those who have significant assets, a family trust can be a useful structure. It can help to protect your assets from predators or bankruptcy and as an estate planning tool. It can also be used to distribute income among various beneficiaries (e.g. family members) in the most tax-effective way. Family Trust structures are particularly useful for people who have a business or who work in a profession where litigation is a real risk such as medical professionals, company directors, etc.

This is a complicated area of financial planning and requires a multi-disciplinary approach with input from a financial planner, tax accountant and solicitor.

7. MAKE THE MOST OF YOUR SUPER & PRE-RETIREMENT PLANNING

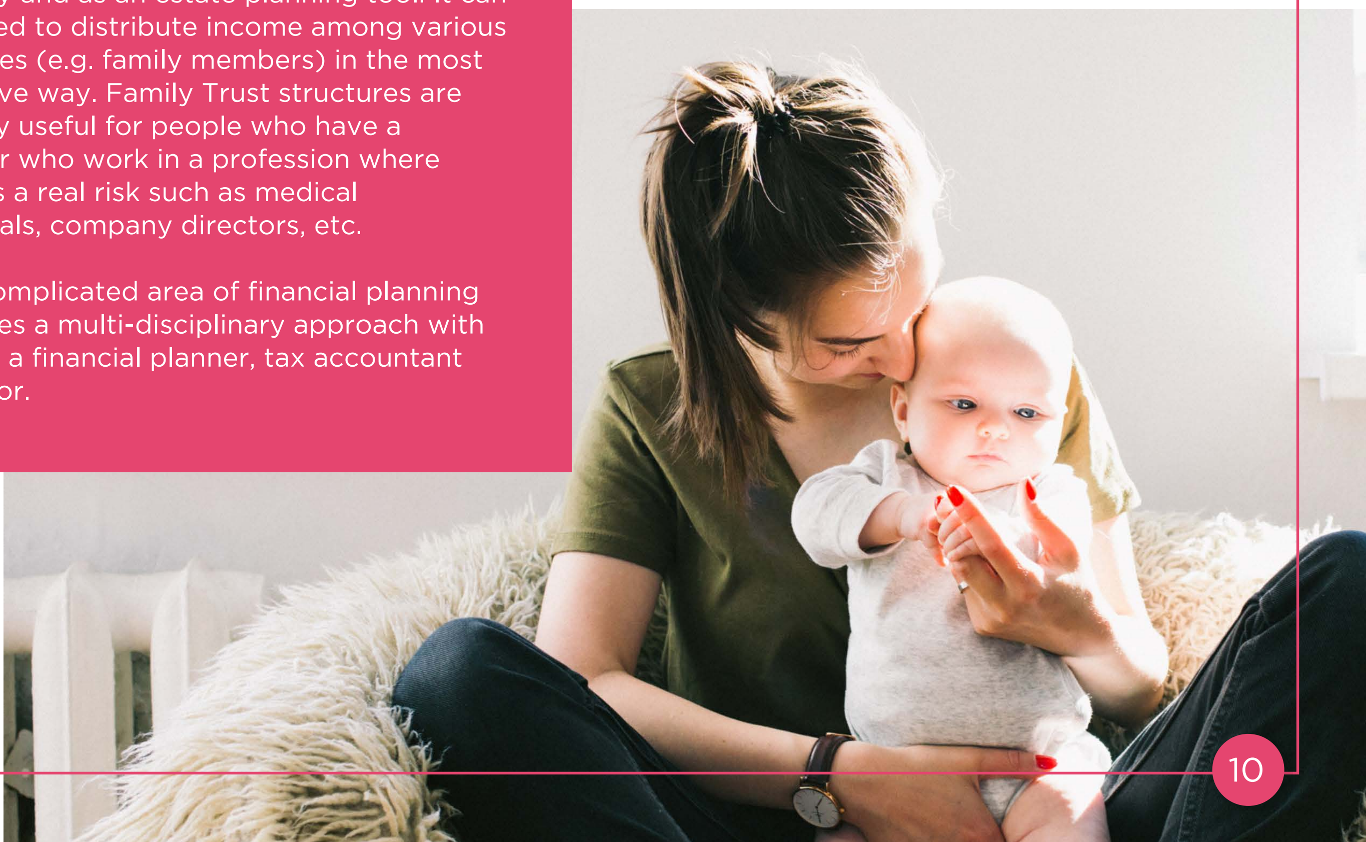
How much money do I need when I retire?

The Association of Superannuation funds (ASFA) benchmarks the annual budget needed by Australians to fund a comfortable or modest standard of living in post-work years. It is updated quarterly to reflect inflation, and represents the average budget for those aged around 65 (ASFA March quarter 2021).
It also assumes that the retirees own their own home outright and are relatively healthy.

	Modest lifestyle		Comfortable lifestyle	
	Single	Couple	Single	Couple
Total per year	$28,254	$40,829	$44,412	$62,828

Calculating how much you need to retire at the age you'd like depends on a range of factors and is different for everyone. An experienced financial planner, can help you determine:

- what income you are likely to have from super and the age pension when you retire
- how contributions, investment options, fees and retirement age affect your retirement income from super
- how working part-time or taking a break from work affects your super



Make the most of your super

Strategies:

- You can add extra funds to super via salary sacrifice – this can also reduce the amount of income tax payable.
- If you're self-employed, you can claim a tax-deduction for your super contributions.
- If you contribute after-tax dollars into super, you may qualify for a Government Co-Contribution – i.e. the Government will match your contribution by 50 cents for each dollar added to super up to $500; however this depends on how much you earn each year.
- If you have a spouse that earns less than $40,000 per year, you can make a spouse contribution into your spouse's super fund of up to $3,000 and receive a tax offset of up to $540.
- If you own a small business or are self-employed and sell the business assets in order to retire (and you're over 55 years of age), you may be able to contribute a significant amount of the sale proceeds into your super fund and obtain a tax benefit. This is a complex area and requires specialised advice.
- If you are have reached age 58 and still working, you may be able to undertake a Transition-to-Retirement strategy to accelerate your superannuation savings without sacrificing your current lifestyle. The age at which you can start this strategy depends on your date of birth.

Consolidate your super

- If you've had more than one job, chances are you also have more than one super account, especially if you have been happy to go with your employer's default fund. Moving your super into one account (consolidating) might be able to save on fees & make managing your super easier.

9. USE DEBT WISELY

When used responsibly, debt can add significant value.

Debt can either be classified as good or bad debt depending on how you use it, as well as its overall impact on your financial position over the long term.

How to use debt wisely

- Only borrow money to buy assets or investments that appreciate in value and provide an income. This way you can usually claim the interest on the borrowings as a tax deduction.
- Only borrow the amount that you can comfortably service i.e. make sure you can afford the repayments even if interest rates went up an extra 2% p.a.
- Pay down non-deductible debt (such as your credit card and owner occupied home loan) as quickly as practical
- Only use your credit card if you can pay it off at the end of each month in full.
- Seek advice before you borrow so that you understand the risks and have a plan in place to mitigate the risks.

10. ENSURE YOUR ASSETS ARE DISTRIBUTED AS PER YOUR WISHES WHEN THE TIME COMES

A comprehensive estate plan includes the following documents:

- Superannuation Nomination
- Wills
- Power of Attorney
- Power of Guardianship
- Advanced Health Directive

Estate planning is a complicated area and requires professional advice from your financial planner and solicitor.

At the very least, you should have a Will, preferably drafted by a solicitor. If you die without a Will, your assets are distributed according to Intestacy laws (which are different for each state and territory in Australia). This could have unintended consequences.

This is especially relevant if you are on your second marriage or in a de-facto relationship and have children from a previous relationship.

Having a comprehensive estate plan is also essential if you have a disabled child that will require extra care and assistance, to ensure they are looked after financially.

Hypothetical Case Study - unintended consequences:

Estate planning is about more than just writing a Will. Asset ownership during your lifetime and after your death depends on the type of asset, whose names the asset is in before death and the governing documents for each asset. To explain the consequences, consider the tale of two sisters.

Kate and Diana are sisters. They've both been married twice and have children from these marriages. They've prepared Wills leaving their assets to the current husbands and all their children.

Both women have exactly the same amount of assets when they die.

However, the outcomes from their estate plans are completely different:

Asset	Kate		Diana	
Bank account	In joint names with husband	$10,000	In her name	$10,000
Home	In joint names with husband	$600,000	In her name	$600,000
Superannuation	With a binding death benefit nomination	$500,000	No nomination made	$50,000
Other assets	Term deposit	$50,000	Investment property in her name	$500,000
Life Insurance policy	Life Insurance policy	$200,000	In her name	$200,000
Total	Total	$1,360,000		$1,360,000

Kate:

- The home and bank account are in joint names with her husband which will automatically pass to him. The trustees of her super fund will pay her death benefit to her husband and their children. The life insurance company will pay the sum insured to her husband.
- The term deposit is in her name and will be paid into her estate. Her Will instructs the executor to make the bequests to the children from her first marriage with any balance payable to her husband and his children. Probate is simple because a small amount is involved.

Diana:

- The home, investment property and bank account are in her name and will be paid into her estate along with the sum insured from the life policy.
- The trustees of her superannuation fund identify all of her dependants and ask them to 'stake a claim' if they believe they are entitled to any part of her superannuation death benefit. Her husband and all of her children respond and trustees are left with the difficult task of dividing a relatively small amount between competing claimants. Some members of the family are dissatisfied with the trustee's decision and complain to the Australian Financial Complaints Authority. It takes nine months for a decision to be made.
- The executor of Diana's Will seeks probate from the courts to confirm that the Will is valid and give permission for it to be administered. With a substantial amount in the estate, the children from her previous marriage are dissatisfied with their bequests and make a claim under state laws requiring a deceased person to make adequate provision for their families. The court costs diminish into the estate value, tension builds amongst the family and a decision is delayed for another 12 months.

Diana's inadequate estate planning did not provide for her husband and children in the way she would have liked. This also created a stressful period for her family during which they were unable to access any funds or assets from Diana's estate.

HOW CAN WE HELP?

The main areas a financial planner can assist with are:

1. Strategic Advice – coaching and guiding you through the changes you will likely face throughout your life. To help you make the big life or big change decisions by taking into account the financial implications.

   Most people have many goals, needs, wants and limited resources. A financial plan will help you to prioritise those goals and put in place the best way of allocating your resources to meet them.

2. Tactical Advice - we have the expertise on investments, insurance and superannuation to determine the best plan, tailored to your specific circumstances, to help you achieve your goals.

3. Implementation - we will implement your financial plan, monitor and make necessary adjustments over time to ensure you are on-track to reaching your lifestyle and financial goals.

WHY CHOOSE A FIDUCIAN FINANCIAL PLANNER?

The name Fiducian is derived from the Latin word 'Fiducia'. Over the years, persons of high **integrity** in positions of responsibility and who command **trust** and respect for their knowledge and **expertise** have been spoken of as exercising their duties in a 'fiduciary' capacity.

Our mission is "To help people build wealth and feel more confident about their financial future."

If you decide to partner with Fiducian, we'll commit to the following - both now and over the long term. We promise to:

- Act as your coach and equip you to make life's big financial decisions with confidence
- Use the collective wisdom and experience of the Fiducian Group to guide you through life's financial challenges, now and in future
- Take the time to help you formulate your lifestyle goals, and design the best financial strategies for you to reach them
- Always be available to help you as things change in your life
- Only make recommendations we believe are the right ones to help you reach your goals
- Be upfront and clear about the fees and charges you may incur
- Simplify the investment process and do most of the paperwork

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CONTACT US

For more information visit us at www.fiducian.com.au

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2. http://lmip.gov.au/default.aspx?LMIP/GainInsights/EmploymentProjections
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4. Survey of Disability - Aging and Carers 2015
5. TPD insurance provides cover if you are totally and permanently disabled. It helps cover the costs of rehabilitation, debt repayments and the future cost of living.