

catalyst

client for life



Christmas Wishes...

As Christmas quickly races towards us it seems we've been surrounded by the twinkling lights, sparkly baubles and decorated Christmas trees for months.

With the shops pushing Christmas 'cheer' earlier and earlier every year it's important to take time out from the madness to grab some peace and tranquillity, spending moments with friends and loved ones.

As the year comes to a close, we would like to thank you - our valued clients - for your continued support of our business throughout 2008. We wish you a wonderful joy filled Christmas and exciting 2009.



Christmas closure

Family is very important to Catalyst staff so our offices will be closed for a few days during Christmas so we can spend quality time with our nearest and dearest.

The Ascot and Bunbury staff will be away from the office from **Thursday 25th December to Friday 2nd January (inclusive)** returning all refreshed and most likely very full of Christmas fare on Monday 5th January 2009.

Kelly's New Role

It was with a mixture of sadness and joy that we said farewell to Kelly Hochen (nee Robb) who departed on maternity leave on 26 September 2008.

As a much loved member of the Catalyst team Kelly will be greatly missed by everyone at the office although we wish her well with the impending birth of her second child.

For those of you who have been assisted by Kelly in the past, as a valued *Client for Life* you can be assured of receiving the same level of personalised service from the rest of the Catalyst staff during Kelly's absence.

I am sure you will all join us in wishing Kelly and her husband Matt great happiness with the exciting times that lay ahead.

Help Us Update And Win

As 2008 draws to a close we thought it high time for a summer spruce up of our client database, so we're enlisting your help.

We love to keep in touch with you - it's an integral part of our **Client For Life** philosophy - but to do so we need to know your current details.

As a thank you for your participation in our December 'Update-a-Thon' you will go into the draw to win 2 Gold Class movie passes. The winner will be advised on January 31.



Have you changed your contact details? Are you planning on changing them in the near future (i.e. phone, mobile, fax, email, address, etc) then Marnie would be delighted to know on marnie@catalystfinance.com.au or 9477 4188 and you could be rewarded!



Santa Insurance



Written by Anna Robinson, McKenna Hampton Insurance Brokers

Think summer and Christmas and you probably think of visits to the beach, barbeques, late nights and holidays with family and friends. However, did you know that domestic burglaries increase significantly during this time of year?



doors and windows when owners aren't home. In some unfortunate cases they occur when the owners are at home!

But not all is lost. The way to minimise risk is simple – lock up! Install security screens on the doors and windows you'd like to leave open and get to know your neighbours. In my neighbourhood I conducted a letterbox drop asking everyone to supply their name, address and a contact phone number which I compiled into a list and distributed back to everyone. Incidents are less likely to occur in a community where everybody knows and looks out for each other!

However should the unthinkable occur it is vital to ensure you are adequately insured. The best way to do this is to walk around your home, room by room, adding up the value of your contents. The majority of people are surprised (and sometimes horrified) to find they own more than they're currently insured for. To help you with this process simply access the **Insurance Checklist** on Catalyst's website in the **Downloads** section.

It is important to note certain valuables / collectibles such as sporting memorabilia and artwork unspecified on your policy have sub-limits. This means your insurer

will only cover up to a specific amount for these items. For example if your unspecified \$25,000 sporting memorabilia collection was stolen, the policy may only provide a maximum of \$10,000 cover for arts and curious effects meaning you are \$15,000 out of pocket!

It pays to read and understand your Insurer Policy Wording and Product Disclosure Statement to ensure you are covered appropriately.

When reviewing building sums insured make sure you keep up with escalating building costs. In the absence of a professional valuation we suggest looking in the weekend paper to determine a replacement cost for a similar house.

If you have any questions regarding your insurance, I would be delighted to help you. Please feel free to contact me on 9489 6688 or 0438 171 008.

From both myself and Andrew at McKenna Hampton, we wish you a Merry Christmas and encourage you to ensure only Santa can enter your home at Christmas this year.

Anna is an Account Manager and Authorised Representative (No. 321249) of McKenna Hampton Insurance Brokers. FSLN 237741.

Why? Firstly, we are more likely to be away from our homes during this time of year. Secondly, we tend to become a little complacent, leaving windows and doors open / unlocked to let in the lovely summer breezes, giving thieves wonderful opportunities to do their Christmas shopping at your place!

Most break and enters occur with thieves obtaining entry through opened or unsecured

A Riddle for the Season



Seems the economic downturn has had far reaching effects - even Santa isn't immune... he's had to multi-task this Christmas and has been helping the Elves make toys.

Although not as fast as the elves, Santa still makes 30 toys each hour. To avoid boredom he starts each day by building 50 trains then switches to building 50 airplanes. Then he switches back to trains and keeps switching back and forth until the day is finished. If Santa starts work at 8:00am, when will he finish his 108th train?

The first correct answer received by email, sent to reception@catalystfinance.com.au will win a **\$50 Coles Myer card** – which will come in mighty handy at the post Christmas sales.

NB: Please note the change of email address for this competition... Marnie is away at the moment so Mel will be handling this competition in her absence.

Spring Riddle Winner

Congratulations to **Becky Culver** who won a **\$50 Coles Myer Voucher** by sending in the first correct answer to the riddle about the different colour 'houses' containing lots of babies. Congratulations Becky.

For those who didn't figure out the answer to the riddle, it was a **watermelon**.

Using Super to Fund Your Life Insurance

Life Insurance is a lump sum payment made to your nominated beneficiaries in the event of your death. The amount you require depends on many factors including your debt and the ages and number of your children.



insurance cover including TPD (Total and Permanent Disability) with some offering large discounts if you take out both Life & TPD insurance cover, dependent on your age and occupation.

If you currently have or were considering applying for Life Insurance you may benefit from speaking to a licensed Financial Planner who can review your current insurances and ensure your cover is the most beneficial and cost effective option for you.

Sam Pizzata and Choon Kwa from Interworx Wealth Management are happy to assist you with your superannuation query or any other financial planning issue. If you would like them to evaluate your situation feel free to call 9440 1377 and be sure to let them know you are a Catalyst Client For Life. Both Sam and Choon are authorized representatives of Charter Financial Planning.

This editorial provides general information only. Before making any financial or investment decisions, we recommend you consult a Financial Planner to take into account your particular investment objectives, financial situation and individual needs. Charter Financial Planning and its Authorized Representatives do not accept any liability for any errors or omissions of information supplied in this editorial.

As Financial Planners we are constantly reviewing client's financial circumstances including their existing insurance cover and super policies. We find most people don't realise Life Insurance can be owned within their super fund and that there are important benefits in doing so.

Life Insurance can be applied for through a number of insurers and the policy can be owned in your own name. You nominate a singular beneficiary or multiple beneficiaries who will receive the Life Insurance amount applied for in the event of your passing. Whilst there is nothing wrong with setting the insurance up in this way there are some alternative options available to you.

Most superannuation funds offer the ability to apply for and own Life Insurance within your super policy. This may not be suitable for everyone, particularly those who do not have any "financial dependents" as the lump sum payment can incur tax when paid to a

"non financial dependent beneficiary". For this reason owning the policy in your own name – outside of the super fund – may be more suitable as the lump sum payment won't incur tax, regardless of who receives the funds.

For those who do have financial dependents (i.e. spouse, defacto, children under 18, children under 25 studying full time and financial inter-dependents) owning Life Insurance within super can offer some great benefits, including:

1. The cost of the cover is tax effective as the monies contributed to super are taxed at 15%.
2. The cost of the cover won't impact your cash flow as it can be paid from your accumulated super balance.
3. Some super funds offer "group" rates for members with heavily discounted cover, dependent on your occupation.

Most super funds also offer additional

A New Bundle-o-Joy!

Next time you see Choon Kwa from Interworx he may look a bit sleepy.

Why? Well, he and his lovely wife Cecilia are new – and very proud – parents of little Aidan, born on 26th September in the wee small hours of the morning.

From all the crew at Catalyst we wish Choon and Cecilia many years of joy and new experiences. We're also hoping that very shortly they'll be able to enjoy more than 3 hours sleep at night!

Market Trends Turning

Written by Matt Rigby



With all the financial doom and gloom that seems to be engulfing us, we thought an article highlighting some of the positives was appropriate for our final newsletter of the year.

The announcement of the first interest rate reduction in years of 25 points by the Reserve Bank in September signalled a noticeable swing in the property market. The following full percentage point slashed from our home mortgage rates in October and the 75 point reduction in November has allowed some much needed relief.

Assuming your lender passed on all three rate reductions, on an average loan of \$300,000, you'll be saving \$500 per month.

Many of our clients are once again requesting pre-approvals and borrowing capacities so they can move swiftly should they find a bargain.

Add to this the glut of properties on the market and the Federal Government's increase of the First Home Owners Grant to \$14,000 for established properties and \$21,000 for new homes, the market won't remain stagnant for much longer.

Granted, the share market collapse has affected some people more than others, most of which are at the higher end of the scale. But for the average couple or family who hasn't 'bet the farm' on the share market to the tune of six figures, this glitch is far outweighed by the positive effect of the interest rates cuts, with the resulting flow on effect of bringing first homebuyers and investors back in to the property market.

If you are sitting on your hands, maybe its time to get busy again with your investment or home ownership strategy? Along with our helpful Brokers who will assist with finance for your new purchase, don't forget our Financial Planning partners at Interworx Wealth Management are available to help you with any strategies you may need assistance with. Please contact Catalyst for a chat about your purchasing options, or for a referral to Sam or Choon.

Marnie's Chrissy Icecream Log

My fabulous Mum-in-Law makes a scrumptious ice cream log every Christmas. I fell in love with it the first time I tried it and over the years I've tried different fillings and now whip it up for almost any occasion (i.e. "Wednesday ice cream cake night").

The best thing about the recipe is you can play around with the fillings. For the best results use a variety of textures.

Ingredients (serves 10):

- 2 litres of good quality vanilla ice cream.
- 200g Christmas pudding, crumbled.

- 100g nougat, chopped into small pieces
- 1-2 cups dried or glace fruits, roughly chopped
- 6 x chocolate bars (peppermint crunch, mars, flake, etc) roughly chopped
- ½ cup nuts (unsalted pistachios, slivered almonds, hazelnuts or macadamia)
- Ice Magic chocolate topping and fresh berries to serve

Method:

1. Line a large loaf tin with plastic wrap, leaving some overhanging to cover the top.
2. Spoon ice-cream into a large bowl. Stand for 10 minutes or until slightly softened but not melted.



3. Mix in remaining ingredients (except the Ice Magic) and fold into the softened ice cream and mix well.
4. Spread the mixture into the loaf tin, pressing down well. Cover with the plastic wrap and place in the freezer overnight.
5. Before serving, invert the loaf tin onto a platter, carefully remove the plastic wrap. Top with Ice Magic topping and fresh berries.

Remember if any of your details have changed or will be changing shortly please contact us so we can amend our database. If you no longer wish to receive our newsletters please contact Marnie and she will remove you from our mailing list.

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