

Contact us on: (02) 9542 4655

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FinCare

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Happy EOFY!

We would like to wish all our clients and particularly our business clients, a happy end to the 2014 financial year. We hope that over the last 12 months you have achieved your financial goals both individually and as a business owner. With this in mind, it is a perfect time of the year to examine your new financial goals and put in place new strategies for 2015. Whether you are an individual or a business client it is important to examine what you wish to achieve this year and confirm strategies. If you would like to organise an appointment to ensure you are on track call our office on 9542 4655.



Back to basics - the foundations of risk and return

Risk is integral to investing. Quite simply, the higher the return you want from investments over a particular period, the more short-term volatility (or risk) you have to accept in the value of your investments. If you want guaranteed rise and limited risk you can put all your money in the bank. But if you want higher returns, you'll have to take more risk and consider [read more](#)

Women and money - getting into good financial habits

Women generally face more financial hurdles in their retirement than men for a number of reasons such as; broken work patterns to raise children, lower average earnings, and a longer life expectancy are the main causes. Therefore, women need to take action when they are young, so that they are not significantly disadvantaged later on [read more](#)

Small business owners - Instant asset threshold increase to \$20,000 now law

The instant asset write-off threshold has increased from \$1,000 to \$20,000. This is great news if you are a small business owner you can now immediately deduct the business use portion of a depreciating asset that cost less than \$20,000. The deduction is claimed in the income tax year in which the asset is first used or installed ready for use.

The changes apply:

1. To assets acquired after 7.30 pm on 12 May 2015 until 30 June 2017.
2. On a per asset basis, so several assets each costing less than \$20,000 would qualify.
3. To new and second hand assets.

If you would like to find more information out please contact your Client Manager directly by phoning Sutherland, Menai or Wollongong offices.

SuperStream - employers without an ABN

Employers who are not eligible for an Australian business number (ABN) should use their Withholding Payer Number (WPN) for SuperStream. SuperStream is changing the way employer contributions are sent to super funds with all payments and data to be sent electronically to all funds. To help track employer contributions sent using SuperStream, employers who are not eligible for an ABN, should enter the WPN in the data field used to record an ABN. This ensures that super funds process contributions without delay.

Aged Care and what you should consider

Aged care in Australia has recently gone through some key reforms. These reforms were part of a response to a growing, elderly Australian population. Australian's aged 85 plus are projected to increase from two per cent of the population to anywhere between three and nine per cent by 2050. Our population is living longer and requiring aged care for their remaining lifetime. There are 4 areas to consider in terms of aged care [read more](#)

Taxation Checklists for 2015 are available now

The 2015 income tax checklists for individuals and businesses are now available for download on our website. You may have already received these from our office by either email or post, however if you wish to download additional copies [click here](#)

Our June featured client profile - The Tooth Crusader

tooth crusader 



Suite 2, 20 Princes Highway
Wolli Creek NSW 2205
PHONE: 8097 1838

www.toothcrusader.com.au
www.facebook.com/toothcrusader

Our client Dr Kelly Tse is committed to healthcare and this is why her, and her team of highly dedicated dentists run a modern and open plan dental clinic providing their patients with a gentle and comfortable experience. With a focus on you and a non-invasive approach to dentistry, this is why the Tooth Crusader's motto is "We fight for teeth".

	<p>Dr Kelly Tse is offering GAP FREE check-up, clean, X-rays and small fillings with any health care provider and with every first visit they are offering a free teeth whitening take home tray from Opalescence.</p> <p>Braces for \$4,500 with \$1,500 deposit with payment plans.</p> <p>Not only will you have great oral health with a full check-up, your teeth will be whiter and brighter.</p>
<p>CALL TODAY TO BOOK YOUR NEXT APPOINTMENT – (02) 8097 1838</p>	

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Our postal address is:

PO Box 507

SUTHERLAND NSW 1499

Sutherland Phone: (02) 9542 4655

Wollongong Phone: (02) 4243 1172

Menai Phone: (02) 9543 2266

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