

# grow

WITH  
MARINIS

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SPRING 2007

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## *Distinctly Different*

### *Welcome to Grow*



Welcome to Grow, the Marinis Financial Group's quarterly newsletter written for our family. By family I mean the people who trust us to advise them on how to maximise their retirement savings, as well the family that is our staff.

The Grow newsletter, when combined with our excellent website [www.marinisgroup.com.au](http://www.marinisgroup.com.au) (where you will often find more in-depth information on topics introduced in each newsletter), is designed to educate and distribute information to an intelligent and involved audience... you.

You will have already noticed our Distinct Difference. We put people first (really!). We take the view that if it is not in your best interests, it's not in ours either. Our Grow content, coupled with our specialised consultations, is devised to help you Grow successfully to retirement and beyond, through education, information and application.

Please feel free to give feedback on the development of Grow – including suggestions for improvement. We want the newsletter to be a valuable tool for your use, so that is why we take your suggestions, needs and interests seriously.

I am personally really proud of the business we have built; it is based on ethics, morality and a deep commitment to you. I don't want to lead the most profitable financial advisory practice in Australia, just the most reputable one. Thank you for choosing Marinis Financial Group. I sincerely hope you value Grow, as well as the supporting website.

### *Our Newsletter*

At Marinis Financial Group, keeping in touch with our clients is vitally important. There's always news to report, developments in the industry and our business that specifically impact on our clients and their family. We want to keep in touch regularly in a way that will communicate these issues in our unique style.

We have developed a website that we believe reflects our style, and this quarterly newsletter follows suit. You can get further information on many of the topics covered in this newsletter by visiting the Marinis Financial Group website [www.marinisgroup.com.au](http://www.marinisgroup.com.au), or by calling the office on 8130 5130

Please let us know if you prefer to receive only email newsletters, or none at all.

Yours sincerely,

A handwritten signature in black ink, appearing to be 'Theo Marinis', written in a cursive style.

Theo Marinis  
Principal





## The Experts

Recent articles for reference

### Supernews

Recent MFG News

The Marinis Financial Group (MFG) has had a SUPER busy quarter.

Recent achievements have included the employment of new staff, the creation of our website [www.marinisgroup.com.au](http://www.marinisgroup.com.au) and research into legislation and strategies for the very best outcomes for our clients. We have remained in top form throughout, of course!

Oh, and not to forget the publication of our first newsletter (you're reading it)

### Upcoming MFG Events

We have some pretty exciting news coming out over the next quarter too.

We will keep you informed of our 'Sexy Super' book being published by Marinis Financial Group, which is full of expert advice from Theo Marinis. It's looking good for a November / December book launch, with national profiling to follow.

If you are not already on the Marinis Database and would like to receive our newsletters then contact us immediately. They are full of the latest Supernews and inside industry information. It's not just the legislation, but the way you use it that counts.

### Better Super

Get your copy of Better Super, issued to every household in Australia by Federal Treasurer Peter Costello.

This is a 20 page guide to the superannuation system written in a very easy to read, case study style (congratulations to Gary Nairn MP who actually is credited with writing it).

If you haven't received a copy of Better Super, or you have misplaced yours, visit [www.australia.gov.au/bettersuper](http://www.australia.gov.au/bettersuper) or phone 13 10 20.

### Our Business, Our Super

Media release provided to The Australian newspaper

One of the problems for small business owners in Australia is that historically they have planned funding their retirement by selling their business, according to a media release from Marinis Financial Group provided exclusively to The Australian (and available on our website [www.marinisgroup.com.au](http://www.marinisgroup.com.au)).

By using some intelligent financial strategies, business owners can legally migrate their profits and dividends into their superannuation accounts, greatly saving themselves significant amounts of tax that would otherwise be payable in a 'take the profit and go' scenario.

### Smart Money

The Advertiser, 23 April 07

In an interview with Business Editor Anthony Keane of The Advertiser, Theo Marinis advises investors who are concerned about volatility to "stay in their seats" as volatility is normal. He used the analogy that "The markets are staircases ruled by gravity." Mr Marinis also commented that in his experience as an economist, accountant and financial adviser, the next 18 months, in the lead up to the Beijing Olympics, would be very good for Australia. He also pointed out that the rapid growth of India was great news for us in the medium term.

*Please contact us at Marinis Financial Group if you would like to receive the full version of any of the articles included in the GROW Newsletter.  
Call us on (08) 8130 5130.*



## Our People

In each newsletter we publish a snapshot of the people who have worked hard to create the success both the company and our clients enjoy. These people live and breathe financial strategy, ensuring we create the very best scenarios for each and every client.



### Staff Profile Mike Sherriff

Mike Sherriff is someone who practises what he preaches.

Mike, who merged his business into Marinis Financial Group in mid 2006, has actually put in place his own T2R strategy, as well as having advised countless clients how to do the same.

With Lori his wife of almost 40 years, Mike built up a very successful Adelaide based financial planning business. But the time came to slow the hectic pace, without compromising clients or the progressive environment needed to deliver excellent ongoing advice.

"We felt our obligation to our clients extended beyond the day we swap the office for the first tee at the golf course," Mike said.

He also knew he had a lot to give back to the industry. "After more than 30 years advising clients on how to grow and protect their wealth, I want to continue to offer sound guidance," he said.

As a result, Mike, who advises clients two days a week, also has an important role mentoring the team at Marinis Financial Group. In addition, Theo Marinis has made it clear he will invite Mike to join the company's Board once he steps down from an executive role.

Please refer to The People on our website [www.marinisgroup.com.au](http://www.marinisgroup.com.au) to find out more about Mike Sherriff, his experience, interests and hobbies.

## Client Profile

After 30 years with the Reserve Bank of Australia (RBA), Chris Catlin could have taken his retirement package and lived on it for the next 14 years, before putting out his hand for a pension.

But he didn't.

After taking 12 months off work, travelling and doing all the DIY he could handle, Chris returned to the work force, this time with the Australian Tax Office.

Three years later he accepted a welcome invitation to be involved in a joint venture between his old employer, the RBA, and a company called Innovia Film. As a full time Central Bank Adviser, Chris now advises international banks on the benefits of using polymer (plastic) notes for currency.

Chris has since enjoyed a life of travel and adventure, visiting the world's banks to help design, implement and roll out this unique Australian innovation.

"Polymer banknotes are more difficult to counterfeit, they are cleaner and more durable than cotton fibre based paper banknotes," Chris said. "I've helped the central banks of Nepal, Bangladesh, Malaysia, Hong Kong, New Zealand, Israel, Cambodia and am off to Mauritius next week." Sounds tough!



Please see our website [www.marinisgroup.com.au](http://www.marinisgroup.com.au) to find out more about how Chris and his wife Heather have successfully used the Transition to Retirement strategy, uniquely designed for their needs by Theo Marinis, to significantly grow their retirement savings.



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