

From: Grow | Marinis Group
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To: Grow | Marinis Group
Subject: 54 / 11 - A Great Opportunity

Dear Friends

This edition of eGrow is for a very broad group of people – not just our clients.

It is aimed at helping federal public servants understand how they can get the most out of their superannuation system. If you have a friend or loved one who may be in this group, please pass it on.

Of recent times, from my reading of the media, it is widely expected that after the next election there will be a significant cut-back in the public service as the next government reduces its costs. That means many people will lose their jobs – which for some will be terrific because they will get a payout, while for others it will be heartbreaking (I say this as a former public servant.)

My fundamental message to all those public servants who think they may be at risk may consider voluntary redundancy or may be contemplating an early retirement is to get financial advice. They have available some very generous and surprising alternatives and they will be required to make some binding decisions in a very short time frame.

There is a raft of superannuation schemes which affect public servants – CSS / PSS / SuperSA even UniSuper, you name it – I've come across them all in this job. What is common to these schemes is that they all have a tendency to guide members into making decisions which work best for the fund and not necessarily the individual. This makes me very angry!

For further information have a look at our 54 / 11 webpage at: <http://marinigroup.com.au/our-services/54-11-an-easy-decision>

As always, should you have any financial questions, please do not hesitate to call us.

Yours sincerely

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