

From: Grow | Marinis Group
Sent: Friday, 20 June 2014 1:52 PM
To: Grow | Marinis Group
Subject: Last Chance to Top-Up Your Super!

Dear Friends

As I am sure you are all very well aware, the end of the financial year is fast approaching. That means the window to top up your super contributions is fast closing.

My mantra about superannuation has always been 'As soon as you can, as much as you can, for as long as you can.'

Super remains the best way to invest your hard earned money – despite the incredibly negative publicity it seems to attract. It is true that the rules around super are not as generous as they used to be but it still is far better than negative gearing or buying shares direct for growing your wealth as you are using very lightly taxed money to, in some cases, buy exactly the same assets.

If you are under 60 years of age, the government will allow you to contribute up to \$25,000. If you are older than that the limit is \$35,000. These limits will change in the future.

Now is also a very good time to think about your Life, Trauma and Total & Permanent Disability insurance, cover. Do you still need as much cover as you carry or is a reduction sensible?

If your circumstances have changed in the last year it makes sense to make an appointment to come in and see us so we can make sure your financial settings are appropriate.

As always, if you wish to discuss this edition of eGrow or any other matter with myself or another member of the Marinis Financial Group team, please do not hesitate to call us on 8130 5130.

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