
Summer 2017

Client Corner

Craig S



Craig has been patrolling the beach at Jan Juc for 46 years.

Since joining the Jan Juc Surf Club in 1968 Craig has become a Life Member, won multiple Victorian Surf Ski titles and saved countless lives.

He is also a member of the "Legends" Patrol. Collectively, the Legends share 254 years' experience.

Keep your eyes peeled for Craig and the Legends at Jan Juc, maybe even give them a wave (but not from the water, unless you need to be rescued!).

As Seen In

Herald Sun

Discussing Phased Retirement, Matthew Torney was recently quoted in an article by the Herald

Muirfield Staff News



Matthew's two girls getting into the spirit of Christmas

We hope you had a lovely holiday season and that all your New Year's resolutions are still going strong!

Much of the Muirfield Team enjoyed a fantastic few weeks of warmth and sun this holiday season (and a few have come back to work with a summer glow).

Hayden's a "Poppa", again!

We are thrilled to pass on the news that Zachary Hayden Malone arrived on 21st January. A good weight and head of hair!

Poppa Hayden is very happy to have a Grandson, and Matt and Andrew are pleased to be uncles!

Holiday Update

Andrew, for example, having spent recent Christmas' heading to Millthorpe in country NSW, Andrew was glad to have his in-laws make the trip down to Geelong for Christmas. The days were spent visiting the local sites including the Great Ocean Road, Bells Beach and local Wineries. Christmas day was at Hayden and Sally's on

Sun. We thought his advice was great and want to spread the word!

To read the article, click the button below

[Read the Article](#)

We've recovered \$150,000 for our clients!

A few years ago we started a project to assist a few of our clients who needed the help to claim their over-paid taxes on share dividends. Since then, this service has become very popular. This year alone, we helped to recover over \$150,000 for our clients.

If you feel you need assistance with claiming back your Franking Credits, let your adviser know!

Other recent articles

Nominating beneficiaries for your super

How to update Centrelink with your Income & Assets

The award winning fund in your account!

[Read More!](#)

What can we do for you?

Financial Planning and Investment Strategies

Retirement Planning and Management

Superannuation analysis, advice and

Jan Juc before a visit to the MCG on Boxing Day along with 88,000 others to watch the Ashes.

While some travel overseas, Tamara and Nick travelled much of Victoria for family gatherings including Nhill, Horsham, Colac and Cobden all within 24 hour period over Christmas Eve and Christmas Day. During this time, there were numerous social gatherings and birthdays to attend with Nick also working during this time.



Lis, on the other hand, decided that she preferred winter to summer and went back to New York for Christmas with her family. Unfortunately, at the time of booking her flights, she did not realise just how wintery it was going to get, with temperatures hovering around -11 degrees for her entire trip.

Market Update



We're changing things up a bit! Andrew Torney has recorded a video discussing the share market. Click on the image below to watch it and please let us know what you think! If you love the videos, we'll keep doing them. If not, we'll make some changes.

[Watch our Market Update](#)

management

Centrelink advice

Aged Care Fees and Bond advice

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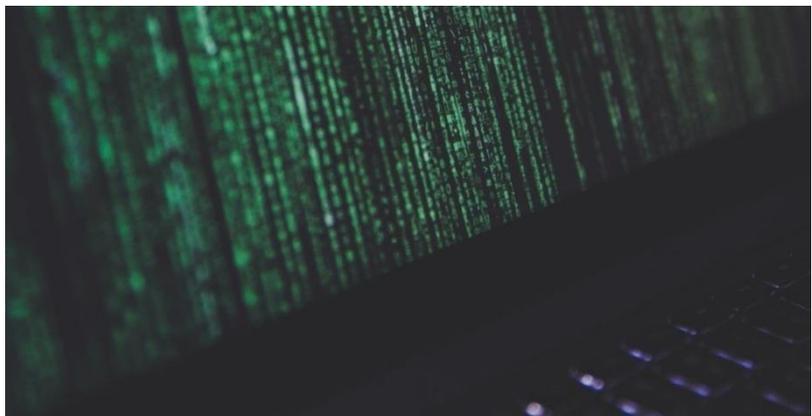
Limit the negative impacts of an inheritance



As financial planners, we assist clients through many stages of life. Unfortunately, one of these stages is helping clients determine how best to invest an inheritance following the passing of a loved one. A discussion often had is how the inheritance may impact their existing Age Pension entitlement.

[Don't lose your Pension because of Inheritance](#)

Don't get scammed!



Unfortunately, these days it seems that scams are becoming more and more elaborate and easier to fall prey to. Recently, we've seen a rise in the number of friends, family, and clients who have been hit by email and phone scams.

Protecting yourself from scammers can be easy if you know what to look for. Click the link below to learn how to keep safe.

[Protect Yourself!](#)