In This Issue

Staff in Spotlight

Zac Dodds

The newest member of our team, a recent graduate of Deakin University, Zac is currently assisting the Financial Planning team and aspires to become a Certified Financial Planner® in his own right.

A child of Geelong, Zac has always been quite sporty and driven. He grew up playing Cricket and Football and took part in boxing and karate.

Most impressively, during his high school career, after his Grandfather was diagnosed with terminal pancreatic cancer, he set out to raise

Spring 2017

Muirfield Staff News

It’s been a very exciting few months for the Muirfield Team and we hope you've been doing just as well! After Hayden’s ‘Doggies’ broke their 62 year drought last year this year it was Max’s Tigers turn.

The Muirfield team are very excited to announce we have officially opened a second office in Torquay! For those of you living on the Surf Coast or would like a downstairs appointment at a great destination, we are now conducting client meetings at the new office so feel free to book your next appointment in Torquay!

In August, the team attended the Geelong Business Excellence Awards. As part of the awards, Muirfield was a finalist in three categories, Best Customer Service, Best Family Business and Best Small Business. We are honoured to have been recognised and feel incredibly motivated to continue making sure we help you achieve financial success. We have outlined below a couple of recent enhancements we have made to make managing your finances simpler.

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money to donate to cancer research. Along with a cousin, Zac walked over 400km over a span of 11 days from Drysdale Victoria to Tocumwal, NSW, and raised over $20,000 for the charity.

Be sure to give Zac a big welcome if he answers your call or if you see him around the office!

We're in Torquay!

Who doesn't love a good day at the beach? We know we do and as the weather gets better and Muirfield keeps growing, we have opened a Torquay office.

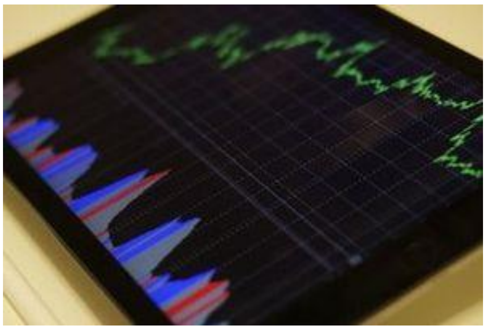
Our hope is that by having the second office, we will get to see more of our clients on the Surf Coast.

If you'd like to book an appointment, don't hesitate to call us at (03) 5224 2700.

When you can access your money

Are you or anyone you know confused about when you can access your superannuation or Centrelink Age Pension?

Let us simplify it for you! We've created a calculator that can tell you



Market Update

Between the rising crisis with North Korea, the threats of a Catalonia succession from Spain, and the shooting in Las Vegas, the world and the markets are feeling as unstable as ever.

We understand that the world seems like a scary place for the moment, and the recent volatility in the ASX (which is up 4.72% on the year) may put you on edge, but we maintain that the best approach to the markets is to persevere and continue to preach the benefits of diversification. With growing uncertainty, both locally and internationally, we believe it is beneficial to stick with your investments and spread your risk amongst the asset classes. We are firm believers in the benefits of staying invested over the long-term and the importance of not making decisions based on the short-term.

That said, if you have any concerns regarding your finances and the market we welcome you to make an appointment to speak with your advisor. As well, if you've missed it, we encourage you to read the below article we recently published outlining our investment beliefs and why we feel you are best suited to stay the course.

Our Investment Beliefs

exactly when you can get to your money.

Just input your gender and date of birth and the answer will appear.

It's entirely safe and easy to use. You don't even have to add your contact details.

Click on the below button to try it out.

[When you can get your money]

What can we do for you?

Financial Planning and Investment Strategies

Retirement Planning and Management

Superannuation analysis, advice and management

Centrelink advice

Aged Care Fees and Bond advice

+1 Tweet Share

Making Aged Care Simple Again

Aged Care is rarely simple. The process of placing a loved one into care, from sorting out the fees to filling out the forms to actually moving, is quite complicated.

So, we've decided to make the whole process simpler! With the help of a new online form, you can now safely and securely access information on the fees you or your loved ones can expect to pay for Aged Care and gain further help on the various forms.

To make your Aged Care experience simpler click the button below.

[Make my Aged Care Simple!]

My Estate Planning Profile

PROFESSIONAL PRACTICE

MUIRFIELD FINANCIAL SERVICES

NAME:	DATE OF BIRTH: CURRENT DATE:
TAX FILE NUMBER (TFN):	CENTRELINK REFERENCE NUMBER (CRN):

DETAILS	MY FAMILY				
Name					
Relationship					
Contact					

DETAILS	MY ADVISERS		
Role	Financial Adviser	Solicitor	Accountant
Adviser name			
Business name	Muirfield Financial Services		
Adviser Contact	03 5224 2700 info@muirfieldfs.com.au 217-19 Fenwick St, Geelong VIC 3220		
Support provided	☐ Superannuation ☐ Investment ☐ Annuity	☐ Will ☐ Power of Attorney ☐ Business arrangements	☐ Income tax returns ☐ Superannuation (SMSF) ☐ Business taxation

Don't leave anything behind!

We can only imagine how many times assets from an estate have gone missing or the estate process is dragged out longer than it needs to be because an Executor can't find every piece of information.

It is for this very reason that we encourage clients to make a comprehensive record of their personal details ranging from the location of legal documents, a list of income and assets, and things you might not readily think of like instructions to close social media accounts or where to find money hidden in the walls!

Here at Muirfield, to simplify things for your nearest and dearest, we've developed an easy to use estate planning document with important details about your estate, your relationships and who your loved ones can contact for support. Once completed, this form can be given to your Executor, or adviser to ensure those who need to be are fully across your estate plans.

Click below to access our My Estate Planning Profile!

Get your estate in order!

Add to your super by downsizing

If you're over 65 and looking to downsize your home after 1 July 2018, you will soon be able add up to $300,000 of your home proceeds to super!

As part of the plan announced on 9 May 2017, proceeds from the home that are put into super will not count towards the non-concessional contribution cap. As well, the individual making the contribution will not need to meet the existing maximum age, work or $1.6m balance tests for contributing to super.

There are some caveats to this, however, as the home must have been owned for over ten years and should have been the primary residence.

If you'd like to learn more about contributing to your super click the button below.

Click here for more information