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STRATEGY FIRST FINANCIAL PLANNING NEWSLETTER

SUMMER 2018



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HOW SUPER FUNDS PLAY THE RATINGS GAME (PART 1)

Chris Brycki (Founder & CEO at Stockspot) has written an article on the clever ways super funds twist their performance relative to other funds and indexing. He writes: 'The fund's PR is parroted by the ratings agencies whose tables and good news story are accepted at face value by the media.' He further explains how funds manipulate their inclusion into the categories set by the ratings agencies by using more creative definitions of assets. To find out more and to read the full article, click on the link below or copy and paste into your browser:

www.linkedin.com/pulse/how-super-funds-play-ratings-game-part-1-chris-brycki



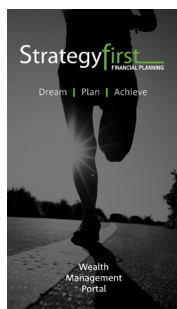
CHRISTMAS HOURS

Strategy First will be closed from 5:00pm on Friday 21 December 2018 and will re-open at 8:30am on Monday 7 January 2019. We wish all of our clients a very Merry Christmas and a happy, healthy and prosperous 2019.

COMING SOON

Strategy First Wealth Hub

The Strategy First Wealth Hub is your one-stop shop where you can manage and monitor your wealth, track cash flow, set budgets, securely store your important documents and much more. We are looking forward to rolling this out in the next few weeks and are excited to enhance your client experience. Stay tuned!



THE ROYAL COMMISSION

In light of the recent issues identified through the Royal Commission, the oversight of management and risk, accountability, culture and decision making by management and directors when under pressure are now under intense public scrutiny. At Strategy First we understand that prevention is better than cause and we take steps to ensure all staff have a thorough understanding of compliance requirements and have systems and processes in place to ensure best practice collectively for both staff and our clients.

Each year we send Fee Disclosure Statements to our clients outlining their fees and what services they can expect to receive for that fee. It is our responsibility to ensure we have

provided those services to our clients within the yearly timeframe, essentially to ensure our clients are getting what they paid for. So, when you receive a call from one of our friendly Client Service Teams offering a meeting with your Adviser, be assured that we care about you and acknowledge the trust you put in us as your Advisers.

There will also be times when we ask you for ID documents, Tax File Numbers and other personal information. We know providing these can often be inconvenient, however, they are an essential part of running a compliant Financial Planning Practice. It has been humbling to receive messages of support in the wake of the Royal Commission, from clients who appreciate the transparency, ethics and values we pride ourselves on at Strategy First.

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THE IMPORTANCE OF MINDFULNESS

The staff at Strategy First are encouraged to practice mindfulness regularly. Mindfulness/Meditation, even as little as 5 to 10 minutes per day has been proven to increase productivity, energy levels and wellbeing, as well as decreasing stress and anxiety. Some useful mindfulness apps are: Calm, Insight Timer and Headspace.



RANSA & THE INVICTUS GAMES

A feel good story from one of our clients

Our clients Aileen Paterson and Cam Wayland, honorary secretary of the Royal Australian Navy Sailing Association (RANSA) were pleased to announce that this year RANSA hosted Invictus Games family and friends for a fun day at the Club and on the water. This was the first year sailing was included in the Invictus Games. The family and friends of the competitors are a vital component of the Invictus Games to assist with the well-being and the recovery journey many competitors are undertaking. On water Cam and Aileen were particularly honoured to host the Duke and Duchess of Sussex on their yacht "The Hunky Dory".

STRATEGY FIRST STAFF NEWS



WEDDING OF RHYS & EMMA

Most of you know our wonderful Adviser, Rhys Phillips. Rhys married the lovely Emma this year in a ceremony in April.

NEW STAFF MEMBERS

We have recently welcomed three new staff to the Strategy First Client Service Team; Nera Kokot, Di Dias and Louise Watson. They've been a great addition to the team and are looking forward to working alongside you.

DISCLAIMER: Any general advice in this newsletter does not take into account you or your client's personal objectives, financial situation and needs. Please seek advice from a financial adviser and/or broker and read any relevant Product Disclosure Statements and/or Prospectus, before making a decision in relation to any investment.

LILY GILMOUR'S 1ST BIRTHDAY

We are excited to advise that our awesome Adviser Chris Gilmour and his wife Jackie, got through their first year of parenthood and celebrated Lily's 1st birthday in August.

