FIDUCIAN FOCUS

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Global markets continue to operate in a complex environment, shaped by shifting economic conditions and heightened volatility.

Investors are currently navigating a mix of moderating—but still persistent—inflation, evolving interest rate expectations, and ongoing geopolitical uncertainty. Events such as fluctuations in energy prices and changes in global trade dynamics are contributing to short-term market movements and investor sentiment.

Encouragingly, the global economy remains broadly resilient. While growth is expected to moderate, it continues to be supported by factors such as technological investment, fiscal policy measures, and corporate balance sheet strength.

At Fiducian, our investment approach remains unchanged and short-term volatility is a natural part of investing. Successful outcomes are typically driven by maintaining discipline over the long term. Your financial adviser will ensure your investments are well diversified across asset classes, sectors, and regions are better positioned to manage uncertainty.

History consistently shows that investors who remain disciplined through periods of volatility are better positioned to benefit when markets stabilise and recover.

If you have any questions about your investment strategy or would like to review your portfolio, please don't hesitate to contact your adviser.

At Fiducian, we remain committed to helping you navigate changing market conditions with confidence and clarity.

Thank you for your ongoing trust and partnership.

Robby Southall

Executive Chairman
Fiducian Financial Services

PROTECTING YOUR SUPER FROM SCAMS

Superannuation is designed to support your future lifestyle and financial independence. Unfortunately, scammers are increasingly targeting Australians by presenting risky or fraudulent opportunities as legitimate investment or super strategies.

Many of these approaches appear professional and convincing — which is why understanding a few warning signs can make a significant difference.

Pressure to act quickly

Scammers often create urgency, encouraging people to switch investments or transfer super without giving them time to seek proper advice.

Promises that sound unusually good

Be cautious of guaranteed returns or claims that an opportunity is “too good to miss.” Legitimate investments always involve some level of risk.

Unexpected contact

Phone calls, emails or social media messages about your super from someone you don’t know should always be treated carefully.

Unfamiliar investment structures

If an investment feels overly complicated or difficult to explain clearly, it’s worth pausing and seeking professional guidance.

A common example

A retiree receives a phone call offering access to a “high-performing private investment” through their super. The opportunity appears professional and urgent, with promises of strong returns. After transferring funds, communication becomes inconsistent and the investment cannot be verified.

Quality financial advice should help you feel informed, comfortable and confident — never pressured into making quick decisions.

If you’re ever unsure about an investment opportunity or communication relating to your super, speaking with your adviser before acting can provide valuable peace of mind.

Before making changes to your super:

- Take time to review the information
- Speak with a trusted adviser
- Be cautious of pressure or urgency
- Verify who you’re dealing with

SMALL DECISIONS. LONG-TERM IMPACT.

Supporting Australians since 1996

For 30 years, Fiducian has helped many clients turn small, considered financial decisions into meaningful long-term outcomes.

"Because while financial goals may change over time, the value of having a plan — and someone to help guide it — remains constant."

Financial progress is rarely shaped by one major moment alone. More often, it comes from a series of thoughtful decisions made consistently over time, staying focused during uncertain markets, adapting to life's changes, and continuing to plan for what matters most.

For many Australians, financial advice plays an important role in that journey. Not simply through investment strategies or technical guidance, but by helping bring greater clarity, confidence and structure to long-term decision-making.

Over the years, priorities naturally evolve. What may begin as a focus on paying down debt or growing superannuation can later shift towards supporting family, preparing for retirement, travelling more, or creating greater financial freedom and flexibility.

Having a financial plan that evolves alongside these changes can help people feel more prepared for the future, whatever stage of life they're in.

Importantly, the value of advice is often most noticeable during periods of uncertainty. Market volatility, changing economic conditions and significant life events can all make financial decisions feel more complex or emotional. During these times, having a long-term strategy and a trusted adviser to help navigate decisions can provide valuable perspective and reassurance.

The impact of financial advice also extends beyond numbers alone. For many people, it can mean feeling more organised, more informed, and more confident about the future. It can help turn larger goals into practical steps and provide peace of mind that important financial matters are being regularly reviewed and managed.

At Fiducian, over three decades of experience has reinforced a simple truth, it is the small, consistent decisions made over time that create meaningful long-term outcomes. Whether it's helping clients prepare for retirement, navigate life transitions, or simply feel more financially confident, advice is ultimately about supporting people through every stage of their financial journey.

NEW FINANCIAL YEAR, NEW OPPORTUNITIES: SMART FINANCIAL TIPS FOR THE SECOND HALF OF THE YEAR

As we move into the new financial year, the period from July to December presents an excellent opportunity to review your financial position and set clear priorities for the next six months. Whether you're focused on growing your wealth, reducing debt, or preparing for retirement, taking proactive steps now can help you finish the calendar year in a stronger financial position.

1. Review your financial goals for the next six months

The beginning of the financial year is an ideal time to reassess your financial objectives and establish achievable targets for the remainder of the year. Consider any changes in your personal or professional circumstances and identify key milestones you would like to achieve before year-end.

Ask yourself:

- Are my current strategies still aligned with my goals?
- Have there been any significant life changes that may impact my financial plans?
- What would I like to achieve financially by December?

2. Plan your superannuation contributions

Superannuation remains one of the most tax-effective ways to build retirement savings. Reviewing your contribution strategy early in the year can help you spread contributions throughout the year and maximise opportunities to stay on track with your retirement goals.

3. Review your investment portfolio

Economic conditions and market performance can shift significantly throughout the year. A mid-year portfolio review can help ensure your investments remain aligned with your risk tolerance, investment timeframe, and financial goals.

Key considerations include:

- Diversification
- Asset allocation
- Investment performance
- Tax implications

4. Refresh your budget

With rising living costs continuing to impact many households, now is an ideal time to review your budget and spending habits. Assess your income and expenses and identify opportunities to improve cash flow, increase savings, or redirect funds towards important financial goals before the end of the year.

Even small adjustments over six months can deliver meaningful results.

5. Manage and reduce debt

The second half of the year is a good time to focus on reducing debt and improving your overall financial position. Reviewing your borrowing arrangements and implementing a repayment strategy can help reduce interest costs and improve financial flexibility.

Consider:

- Paying down high-interest debt first
- Consolidating debts where appropriate
- Reviewing loan structures and interest rates

6. Check Your Insurance Cover

Life circumstances can change quickly, making regular insurance reviews essential. Ensure your cover remains appropriate for your current needs and provides adequate protection for you and your family.

Review your:

- Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Income Protection Insurance
- Trauma Insurance

Adequate cover can provide valuable peace of mind and financial security should unexpected events occur.

7. Update Your Estate Planning

Estate planning remains an important part of any financial strategy. Use this time to review your Will, Powers of Attorney, beneficiary nominations, and other estate planning documents to ensure they continue to reflect your wishes and current circumstances.

8. Stay Focused on Long-Term Success

Short-term market movements can be distracting, but maintaining a disciplined, long-term approach remains essential. Focus on your broader objectives while making adjustments where needed.

Looking Ahead to December

The second half of the year offers an excellent opportunity to strengthen your financial position and make progress towards your goals. By reviewing your finances, implementing effective strategies, and seeking professional advice where needed, you can approach year-end with confidence.

If you would like to discuss your financial goals or review your current strategy, please contact your financial adviser. We're here to help you make informed decisions and build a secure financial future.

WELCOME OUR NEW FINANCIAL ADVISERS

We are pleased to introduce our newest financial advisers from around the country.
To find a financial adviser in your local area visit www.fiducian.com.au

Alexander Single
Hobart, TAS

Brad TeRiini-Mulley
Illawarra, NSW

Daniel Bryant
Sydney CBD

Carlos Velasquez
Brisbane, QLD

John Hart
Brisbane, QLD

Nicholas Hopkins
Sydney CBD

Fiducian has a nationwide network of financial advisers, with clients from all walks of life. All our financial advisers are fully qualified, licensed and experienced.

All of them have been authorised to act under the Fiducian Financial Services AFS licence issued by the Australian Securities and Investments Commission (ASIC), and all are members of the Financial Advice Association Australia (FAAA) – Australia's leading professional community of financial advisers.

Licences and qualifications are one thing. Our financial advisers' real difference lies in their ability to form lasting relationships with their clients based on trust and integrity. After all, your financial adviser may ultimately end up knowing more about you than your accountant or doctor.

FOOD, MOOD AND YOUR WELLBEING

Ever noticed how skipping meals, relying on quick snacks, or running on little sleep can affect your mood?

Interestingly, up to 90% of serotonin — a key chemical that helps regulate mood — is produced in the gut, highlighting the strong link between nutrition and emotional well-being.

When work gets busy, meals, hydration and rest are often the first things we overlook. Over time this can contribute to:

- Irritability or mood fluctuations
- Reduced focus and productivity
- Lower stress tolerance
- Fatigue

Well-being is shaped not only by what we eat, but how we eat.

Food connects us — to culture, community and to each other. Sharing meals, preparing food with intention, and taking time away from screens can support healthier habits while strengthening social connection.

These small moments of connection support more than nutrition. They create routine, foster a sense of belonging, and reinforce emotional wellbeing. Even in busy workplaces, culture is often built in everyday moments — including around the table.

Take a moment to reflect:

- Are your meals regular and balanced?
- Are you drinking enough water during the day?
- How are your sleep and stress levels?

Small daily habits can make a meaningful difference over time.

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