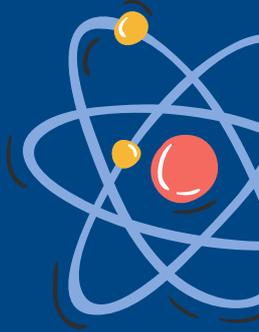
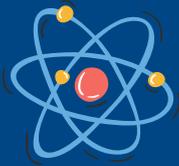


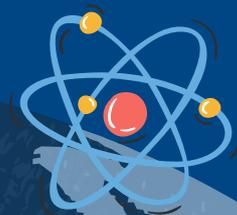


# FIDUCIAN FOCUS



# COVID-19

THE GLOBAL PANDEMIC



[www.fiducian.com.au](http://www.fiducian.com.au)



# FIDUCIAN FOCUS

## COVID-19

MAY 2020

### A note from the Executive Chairman

What was initially introduced to the world in early January as a pneumonia related virus, soon became a global pandemic, COVID-19. As the unforeseen impact of this highly contagious and deadly virus became known from Government media releases, Fiducian activated its Business Continuity Plan (BCP) and Pandemic Plan. Well before the pandemic was announced, our BCP had been checked as being satisfactory by external auditors of a top four auditing practice and tested in active role play simulation by an external assessor. Such precautions are just one of the many safeguards we have in place to protect our clients and staff from unknown adverse events.

The Fiducian Crisis Management Team (CMT) meets daily to ensure that core business services are fully functional and as well, monitor the ongoing COVID-19 situation and its implications on our business. We are happy to report that all our service standards have been maintained and all our operations continue to function as business as usual. The safety and well-being of our staff and clients is paramount and so as part of our BCP, we quickly rolled-out a remote working infrastructure with all financial planners having the ability to work from home.

Our financial planners are the frontline for client care and communication. Robby Southall, Executive Chairman of Fiducian Financial Services tells me that

from reports coming in, they have been exemplary in responding to their client's concerns and providing guidance, counsel and reassurance. A client wrote from Perth thanking their planner, Ed Rihari for structuring their portfolio in a manner that they can continue receiving income while they wait for their growth assets to recover. There must be many more stories and we would like to hear from you.

I would like to use this opportunity to personally thank the entire Fiducian network for their continued outstanding service through these tough times to ensure a seamless service to our clients. It is their exceptional attitude and passion to work above the benchmark that makes the Fiducian family strong as one. It is also opportune for me to thank our valued clients for their continuing support and confidence in us. I can assure all our clients that we shall continue to work hard to deliver our services to your expectations.

Until the next message, please keep safe, practise social distancing, stay healthy and look after yourselves.



**Indy Singh**  
Executive Chairman  
Fiducian Group Limited



# How Fiducian Financial Services has adapted

The world is still focused on gaining some control over the pandemic which is COVID-19. Here in Australia we have been more fortunate partly through good management and good luck, nevertheless the spread is definitely slowing here. At Fiducian we acted as quickly as possible to ensure our staff were safe while being able to maintain our service to you, our valued clients.

We had to provide the facilities for staff to be able to work from home and our IT Team worked tirelessly to provide equipment to over 75 staff in a very short period of time. This enabled people to work from home and limit their contact with others as much as possible. It also meant we needed to move away from our standard face-to-face meetings and reviews with clients. Our financial planners quickly started arranging telephone and video calls with clients to ensure their plans remained on track as well as discussing potential changes as a result of the impact of COVID-19. There have been many changes with

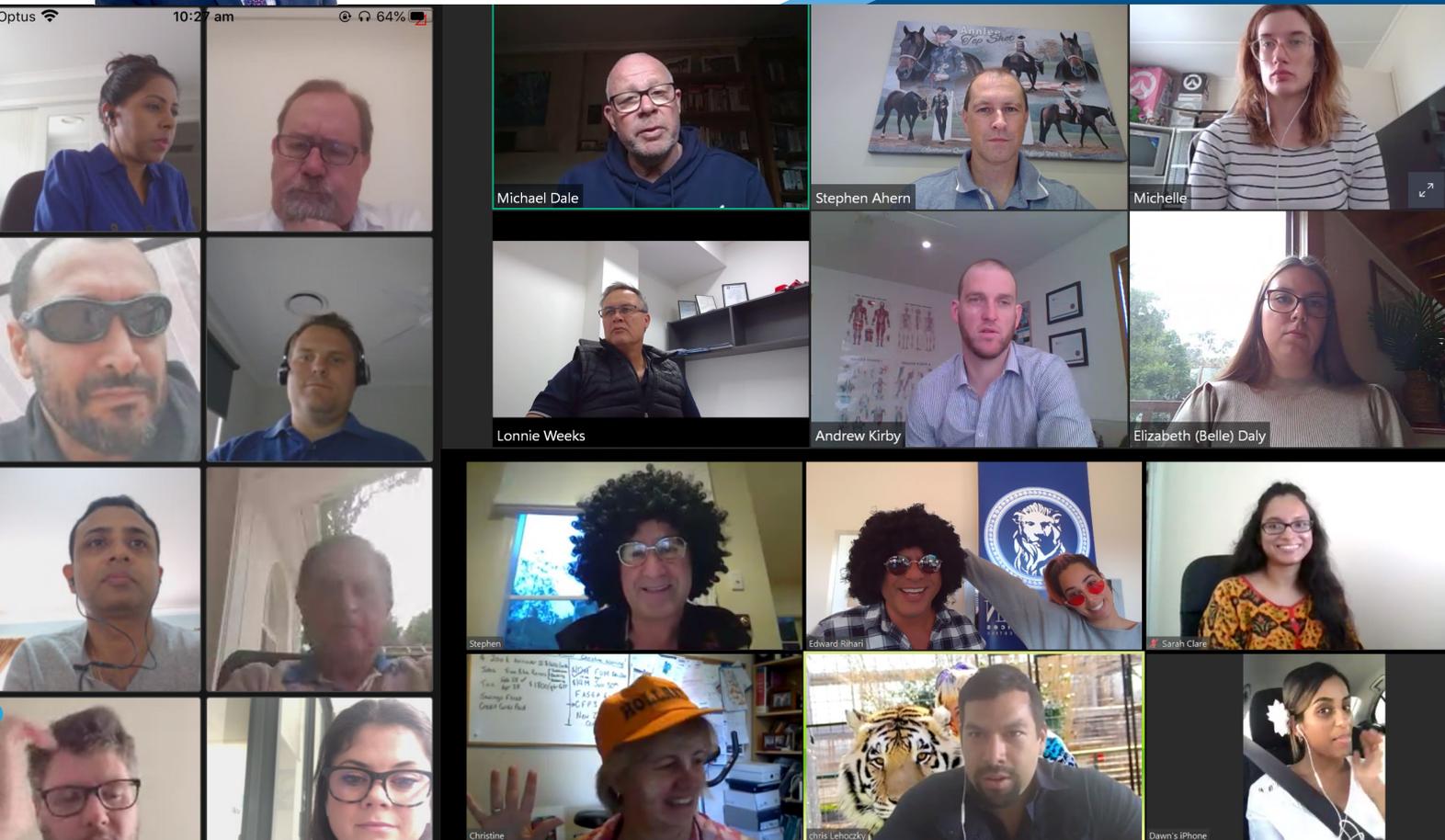
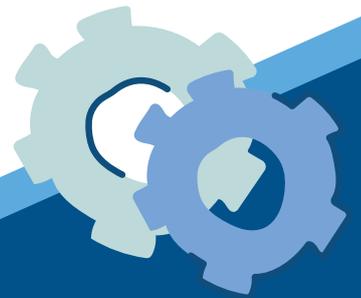
support packages for people in the workforce through to reducing income stream payments for retirees and access to superannuation savings.

Our staff and planners are now using Skype, Zoom, GoToMeetings, 8X8 and a host of other services to stay in touch. All of our offices are holding regular catch up meetings via video conference and "FaceTime" calls to remain connected, which you can see a collection of below. Working from home does have its challenges, making sure the room is tidy, children and pets are somewhere else and staying out of mischief, not being distracted by all the domestic tasks that need attention and so on. I must say I haven't seen so many beards for a long time!

We will continue to make use of all of these options to stay connected with each other and with you. If you are uncertain about anything please don't hesitate to contact us, it is business as usual and we are here to help you.



**Robby Southall**  
Executive Chairman  
Fiducian Financial Services



# The outperforming Fiducian Technology Fund

In the current challenging environment caused by the outbreak of the COVID-19 that originated in China in late 2019 and which has since spread worldwide, the Fiducian Technology Fund has proved to be a solid performer.

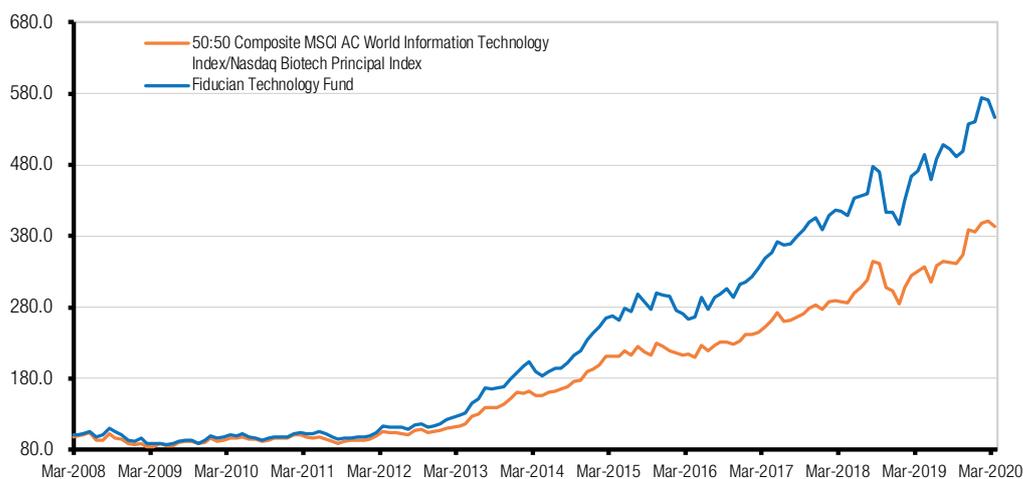
The graph below shows how the fund has performed over the whole period from 1 January to 31 March this year. The Fund's return for the March quarter was 1.3% (and 8.7% from 1 January to 20 April), which was well above the negative returns experienced by most share market sectors over this period. For the year to end-March 2020, the return was an impressive 16.4%, while the Fund returned 18.2% per annum over the whole 10-year period to end-March 2020.

The Fiducian Technology Fund brings the benefit of allowing investors to participate directly into a blend of some of the leading technology funds available worldwide. Managers are able to invest in technology companies anywhere in the world, provided only that these companies can benefit from leading-edge technology and can demonstrate significant earnings growth prospects.

The strong performance of the Fiducian Technology Fund through a period of extreme global market volatility and economic uncertainty confirms that this is an investment that should be considered by all investors who are looking for sound longer-term investment opportunities (investors should aim to be invested for at least five to seven years).



**Conrad Burge**  
Executive Chairman  
Fiducian Investment  
Management Services



Note: The MSCI AC Telecommunication & Communications Index was replaced from end - October 2017

## COVID-19 Q&A

### Am I eligible for JobKeeper Payments?

The JobKeeper payment is open to eligible employers to enable them to pay their eligible employee's salary or wages of at least \$1,500 (before tax) per fortnight. Eligible employers will be reimbursed a fixed amount of \$1,500 per fortnight for each eligible employee.

In order to receive the JobKeeper Payment, both the employee and employer need to meet the eligibility criteria. Check the ATO & Treasury websites for the most up-to-date information.

For most employees, you'll be advised by your employer, however:

- If you have multiple employers, you must notify your employer who is your primary employer
- If you're not an Australian citizen, you must notify your employer of your visa status so they can check your eligibility
- If you're currently receiving an income support payment, you must notify Services Australia of your new income

### Can I access my Superannuation early?

From 20 April, some people can apply to access up to \$10,000 of super in 2019-20 and another \$10,000 in 2020-21.

You can apply to access your super if you are:

- Unemployed
- Eligible to receive a job seeker payment, youth allowance for jobseekers, parenting payment (which includes the single and partnered payments), special benefit or farm household allowance
- On or after 1 January 2020, either:
  - You were made redundant
  - Your working hours were reduced by 20 per cent or more
  - If you are a sole trader, your business was suspended or there was a reduction in your turnover of 20 per cent or more

Your super is your retirement savings. Before you apply to access your super consider all your options.

Your Fiducian Financial Planner is here to help.

# Five things I've learnt from Covid-19

By: Leasa Collins, Area Manager, Fiducian Financial Services

Like many people around the world, my work and social life have all been readjusted in this current environment. These are five key learnings I have been able to embrace in order to support my clients and my family.

- 1 I don't need to be in the office to be able to do my job
- 2 Organisation is key
- 3 Online services are not the enemy
- 4 Human interaction is so important
- 5 Take time to check in with those around you



I am fortunate enough that I am in a role where I can work remotely and business can continue to operate. I have gone from travelling to Sydney CBD daily, visiting our central coast offices and flying interstate regularly, to working from home.

Understandably many clients and planners are not wanting to leave their homes so we have transitioned to online and telephone meetings. This means I have been able to continue to provide a vital service to my clients during these really tough and uncertain times.

Like many of us, my new work space is of course shared with my new work colleagues, my children, who are schooling from home. Thankfully for me, they are a little bit older and don't require too much assistance. I also need to remember that during these times it is important we are all reaching out to those in our social circle and make sure our friends and family are ok.

Whilst many are struggling, our role as a financial planner is to continue to provide financial advice to clients, who may not be so fortunate at this time.

## Win \$100 Gift Card

Share your Fiducian success story to automatically go in the running to win a \$100 gift card\*

Tell us a story about how Fiducian has helped you, a family member or even the community. We would love to hear from you.

**Email:** [marketing@fiducian.com.au](mailto:marketing@fiducian.com.au)

**Subject:** Hear my story – Fiducian Focus

**Facebook:** @fiducianfs – send us a message or tag us in your post using hashtag #hearmystoryfiducian



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