



# FIDUCIAN FOCUS

Summer  
2020



# PREDICTIONS FOR 2020

Forecasts by the International Monetary Fund (IMF, January 2020):

GDP growth	2020	Change from 2019
Advanced economies	1.6%	-0.1%
US	2.0%	-0.3%
European Union (EU)	1.3%	+0.1%
Japan	0.7%	-0.3%
Developing economies	4.4%	+0.7%
Developing Asia	5.8%	+0.2%
China	6.0%	-0.1%
India	5.8%	+1.0%
Latin America	1.6%	+1.5%
Eastern Europe	2.6%	+0.8%

Earnings growth forecasts for listed companies by country (Yardeni Research, 16 January 2020):

Earnings growth	2020	Change from 2019
World	9.8%	+9.8%
US	9.2%	+8.1%
Europe	8.4%	+9.8%
Japan	10.2%	+17.0%
Australia	3.6%	+1.8%

Other forecasts (IMF):

Australia	2020	Change from 2019
GDP (\$US trillion)	1.375	-1
Unemployment rate	5.1%	-
Inflation rate	1.8%	+0.2%
Government net debt (% of GDP)	21.5%	+0.2%

World economic growth

**3.3%**

2020

**+0.4%**

Change from 2019

Australia growth

**2.3%**

2020

**+0.6%**

Change from 2019

AUS Population

**26.0 million**

2020

**+400,000**

Change from 2019

# PLANNING BRINGS FINANCIAL STABILITY AND PERSONAL CONFIDENCE

Australians typically put more effort into planning for holidays, home purchase and when to have children than we do financing the 20 plus years we will spend in retirement. Financial planning becomes more of a priority once we reach 50 years of age and impending retirement is more often discussed around the family dinner table. But why wait? It's important to seek the help of an experienced and accredited financial planner as early as you can so that your planner can help you establish and prioritise your goals, implement a savings and investment strategy and organise your cash flow, among other benefits.

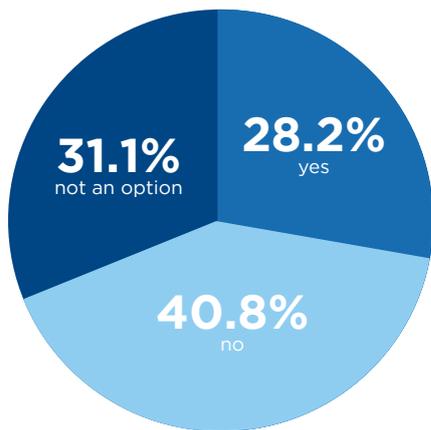
Based on research conducted by National Seniors Australia, [Feeling financially comfortable? What retirees say](#), March 2019, we have put together key facts to better equip you as you move forward towards retirement.

- Nearly one third (28.2%) of respondents regretted not putting aside more money for retirement. And, for those respondents aged 50-59, this percentage increased to 36.3%.

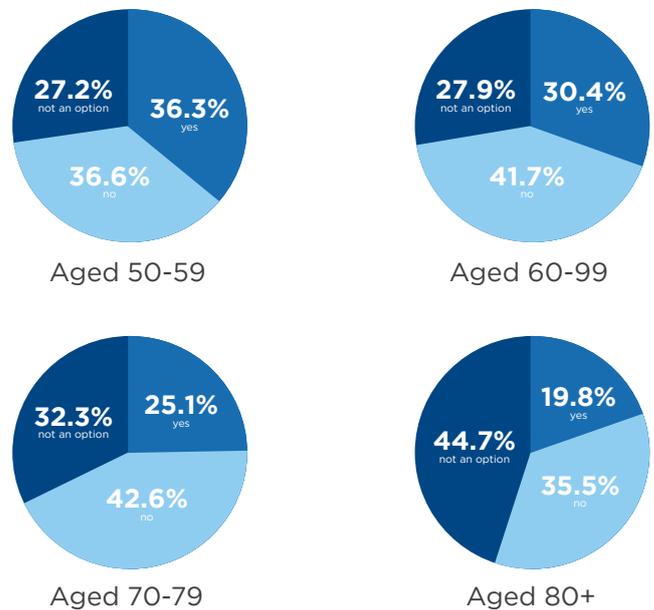
## ATTITUDE TO RETIREMENT SAVINGS

QUESTION: At this stage of life, do you regret that you didn't contribute more to super or retirement savings?

**Figure 1:** Regret at not saving for retirement (%) (NSSS Wave 7, 2018; N=4861)

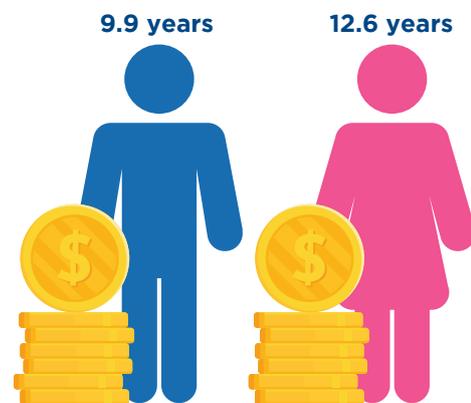


**Figure 2:** Regret at not saving for retirement by age (%) (NSSS Wave 7, 2018; N=4861)



Of the 31% who felt they didn't have an option, 70.3% were women. Responses to this question were also correlated with age, with those 80+ being most likely to say that contributing more wasn't an option. The options available to younger retirees and particularly to men only came into existence in 1992 with the introduction of compulsory superannuation (Superannuation Guarantee).

- Over half admitted to worrying about outliving their savings or investments. According to a report by the [World Economic Forum](#) (June 2019), Australian women face outliving their superannuation savings by **12.6 years** while men are expected to outlive their savings by **9.9 years**.
- In another recent study<sup>1</sup> in the US, 92% of respondents who work with financial planners are more likely to report happiness, confidence and stability in their financial and personal lives.



## 5 REASONS TO SEE A FINANCIAL PLANNER BEFORE THE BIG 5-0

- Pay off your home loan quicker
- Save money and grow your assets
- Boost your super balance
- Protect your assets
- Build an investment portfolio

Are you looking for a more financially secure retirement?  
Fiducian is here to help.  
Talk to a Fiducian Financial Planner today.

<sup>1</sup> 2019, Northwestern Mutual Planning & Progress Study

# SAVING IN 2020

With a New Year and new decade, many of us have set some amazing new financial goals. Whatever your stage in life is, our [Free Budget Planner](#) can help you. By keeping track of your income and expenses you can uncover your total savings potential and reach your financial freedom sooner.



## Budget Planner

**How to use:** Firstly choose a time period (e.g. fortnightly or monthly). Write in your regular income and expenses. Remember to use the same time period for income and expenses. Once you have entered these figures, total your expenses and subtract these from your total income. This should then give you your total savings potential.

INCOME					
Amount received each period					
Salary or wage (after tax)	\$		Investment income (eg. interest, dividends, rent)		\$
Pension or Government allowance	\$		Child support or other payments		\$
			<b>Total Income</b>		<b>\$</b>

EXPENSES					
Household expenses		Personal expenses		Insurance	
Rent	\$	Clothes & shoes	\$	Home & contents	\$
Repairs	\$	Hair & beauty	\$	Car	\$
Gas	\$	Doctor	\$	Health	\$
Electricity	\$	Medicines	\$	Income protection	\$
Water	\$	Dentist	\$	Life	\$
Telephone/mobile	\$		<b>Sub Total</b>		<b>Sub Total</b>
Rates	\$	Other expenses		Debt repayments	
Body corporate fees	\$	Petrol	\$	Mortgage	\$
Internet	\$	Car registration & maintenance	\$	Car loan	\$
Streaming subscriptions	\$	Public transport	\$	HECS/HELP payments	\$
Furniture	\$	Child support payments	\$	Credit cards	\$
Appliances	\$	Gifts	\$	Personal loans	\$
Groceries	\$	Donations	\$	Store cards	\$
Gardening	\$	Hobbies & sports	\$	Lay-bys	\$
	<b>Sub Total</b>	Subscriptions, newspaper & magazines	\$		<b>Sub Total</b>
Education expenses		Entertainments		<b>Total Expenses</b>	
School fees/childcare	\$	Restaurants & takeaways	\$		
University/TAFE fees	\$	Alcohol & cigarettes	\$	<b>Total Income</b>	\$
Tuition	\$	Pet food & associated pet costs	\$	<i>Less</i>	
Books & uniforms	\$	Holiday/travel	\$	<b>Total Expenses</b>	\$
Camps/excursions	\$				
	<b>Sub Total</b>	<b>Sub Total</b>	\$	<b>Net Result - Savings Potential</b>	<b>\$</b>

For more information please contact your local Fiducian Financial Planner at [www.fiducian.com.au](http://www.fiducian.com.au)



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## A GLANCE BACK AT 2019

- Fiducian opened **5 new offices**, in Western Australia, Victoria and New South Wales.
- **20 new financial planners** joined the Fiducian family.
- Fiducian, hosted two charity events, raising **\$59,485.71 towards Vision Beyond AUS.**
- Ingrid Stoker (Canberra) was named **Fiducian Financial Planner of Year.**
- Conrad Burge, Executive Chairman Fiducian Investment Management Services and Wai Chen, Investment Analyst, **celebrated 20 years** with Fiducian.
- Fiducian's core diversified funds (Capital Stable, Balanced, Growth and Ultra Growth) are **currently all top quartile** over 5 and 10 years, ranking between 1st and 4th position. Morningstar survey results **November 2019.**
- The Fiducian family held over 12 Christmas parties across the country to **thank their clients** for such a great year.

## MOVING FORWARD IN 2020

In 2020 we are reshaping Fiducian Focus and giving our readers the opportunity to share their stories. If you have a story about how Fiducian has helped you, a friend, a family member or even the community, we would love to hear from you.



You can submit your story by email, Facebook or post, and automatically go in the running to win a \$100 gift card\*

Make sure you include your contact details so we can contact you if you win.

**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

### Post:

Att: Marketing  
Fiducian  
Level 4, 1 York Street  
Sydney NSW 2000

Find us on 



As of 2020 we are releasing four Fiducian Focus newsletters each year, Summer, Autumn, Winter and Spring. These will be distributed via email or post, so please let us know what you would prefer.

### What's the difference?

Your email version will include a full downloadable six page spread, covering the latest Fiducian News, Economic updates, community awareness and industry facts and figures.

Post version will keep to the current four page newsletter format, covering the same topics as online however, will not include the same visual elements.

I would like to help save the trees, please send me Fiducian Focus via email.

Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ Planner: \_\_\_\_\_  
Email: \_\_\_\_\_

Send this back to us at  
Level 4, 1 York St.  
Sydney NSW 2000  
or let us know by emailing to  
[marketing@fiducian.com.au](mailto:marketing@fiducian.com.au)

\*Full terms and conditions can be found on the Fiducian website at <https://www.fiducian.com.au/focus-win-a-giftcard/>



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