



# FIDUCIAN FOCUS

Edition 2, 2025

## Welcome to this edition of our Fiducian Newsletter

As we move through an ever-changing economic landscape, one thing remains constant—our commitment to helping our clients make informed and confident financial decisions. In this edition, we'll provide an update on the market, discuss the importance of being vigilant with the security of your information, look at the key issue of assisting women with their financial well-being as well as preparing for the Christmas season.

Whether you're planning for the future or navigating today's opportunities, we're here to guide you every step of the way.

It remains an uncertain time in many regions around the world; however global equity markets have shown resilience despite signs of economic slowdowns in the U.S. and on-going tariff concerns. The S&P 500 has risen around 9.5% over the year with emerging markets up some 19%.

The Australian economy remains steady, with GDP growth revised slightly higher on stronger household spending. Inflation has eased to **2.7%**, prompting the Reserve Bank of Australia to cut the cash rate to **3.60%**, its third cut this year. Further reductions are expected in November and early 2026. Consumer sentiment has improved, though structural challenges such as weak productivity growth persist.

On the equity front, the ASX 200 continues to trade near record highs, closing at 8,972 points on August 24. Gains in mining and energy stocks, driven by stronger iron ore and lithium prices, offset weakness in banks and retailers.

The next client surveys are planned to be sent over the coming months, please take the time to provide your feedback and suggestions. We want to hear from you to ensure we are meeting your needs.

I am pleased to welcome another Fiducian franchise to the family, Chris Turtle in Dubbo, NSW recently joined our network and we are delighted to have him part of the business.

In Melbourne, our Surrey Hills office re-located to a modern spacious environment in Mulgrave. The move has been welcomed by staff and clients alike. If you are in Melbourne please come in and see us.

I hope you enjoy this edition of Focus.



**Robby Southall,**

Executive Chairman  
Fiducian Financial Services



# LADIES! WHY THE BEST INVESTMENT STRATEGY STARTS WITH YOU!

When you think about investing, what comes to mind? Maybe markets, returns, or risk? But for many professional women today, investing is about so much more than numbers.

It's about creating clarity, confidence, and real choice in life.

## More Women Investing Than Ever Before

Did you know nearly half of all new investors in Australia today are women? That's a big shift from a decade ago, when just a third were stepping into the market. It's exciting because it means more women are taking control of their financial future — investing earlier, smarter, and with clear goals.

Investing isn't just about chasing the highest returns or outsmarting the market. It's about building a future that feels right for you and your family — a future where you have peace of mind, real options, and the freedom to make choices confidently.

What does a confident future look like for you? Owning your own home? Taking a career break without financial stress? Helping family? Feeling secure about retirement? Defining success on your own terms is where your investing journey truly begins.

## The Power of Small, Steady Steps

Investing is often called a marathon, not a sprint — and for good reason. Thanks to compounding; small, regular contributions over time can grow into something meaningful. Even through market ups and downs, staying the course can be the difference between meeting your goals or missing out.

For women who might take career breaks or face other life changes, starting early and remaining consistent is key — more than trying to time the market.

## Focus on What You Can Control

Markets will fluctuate — it's normal. What really matters is focusing on your goals and sticking to your plan, instead of reacting to every headline.

Consistency beats reaction. And a well-structured plan aligned with your life makes that possible.

## Smart Diversification Tailored to You

Diversification isn't just a buzzword — it's how you build resilience in your investments. By spreading your money across different asset types and managers, you avoid putting all your eggs in one basket. This approach helps keep your plan steady and focused on your personal goals.

## A Plan That Grows With You

Life changes, and your investment strategy should too. Whether you change jobs, start a family, or set new ambitions, ongoing advice and reviews help keep your plan aligned with where you are now and where you want to be.

Having a trusted adviser means you're not alone in navigating uncertainty. They help you avoid common mistakes and keep calm during market volatility — making it easier to stay focused on your long-term vision.

## Building Super for Your Future

Women's super balances have grown significantly over the last decade — but a gap compared to men remains, often because of career breaks or part-time work.

Starting early, staying invested, and reviewing your super regularly are practical steps to close that gap and create more financial security down the road.

## Your Next Step: Investing With Clarity and Confidence

The journey isn't just about markets or numbers — it's about you. If you're wondering, "Am I doing enough?" or "Can I afford the future I want?" let's talk.

Our expert financial advisers are available to work with you to develop a strategy that you are comfortable with. We look at each individual situation with a holistic approach, taking into account current and future plans in your life. Now is the time to set up your future.



# PROTECTING YOUR SUPERANNUATION FROM CYBER THREATS

At Fiducian, protecting your personal and financial information is one of our highest priorities. Cyber threats are constantly evolving, and the risk of cybercrime is something we take very seriously. Australia's \$4 trillion superannuation industry is a tempting proposition for scammers and fraudsters.

The recent attempted unauthorised access to accounts at some of the largest Superannuation Funds in Australia, was a sobering reminder to many.

At Fiducian we were not impacted by these events, but we remain vigilant. That's why we continue to invest in robust cybersecurity measures and maintain strong internal processes to keep your data and superannuation safe.

Cybersecurity is not just a technology issue, it's a fundamental part of our organisation and the way we serve you. At Fiducian we have a range of security technologies and processes to give you peace of mind.

## Systems & Processes

Our online systems are protected by [multi-factor authentication \(MFA\)](#), which adds an extra layer of security that makes it much more difficult for unauthorised individuals to gain access, even if your login details have been compromised.

## Risk Culture

Members of our team complete annual [cybersecurity awareness training](#). This training includes guidance on secure system use, protecting information, recognising threats, and reporting suspicious activity.

## Industry Collaboration

As a member of the Australian Superannuation Funds Association (ASFA), we are actively involved together with the broader superannuation industry in assessing emerging cyber threats and optimising industry responses including through the experience of other organisations.

## Protecting Yourself from Scams

Cybercriminals may contact you via email, text message, or phone in an attempt to trick you into sharing your password, installing malicious software, or revealing personal or financial information.

You can help keep your data safe by being mindful of some simple safeguards:

- Don't share your passwords. Make them hard to guess. For example, don't use your birth date, telephone number or name.
- Enable multi-factor authentication wherever it's available, including your banking, email, social media and other online accounts.
- Treat any unexpected emails, SMS or phone calls with caution. Fiducian will not send you a link in an unexpected SMS message and we'll never send you an email or SMS asking you to provide your personal or banking details.
- If you feel like a call might not be genuine, hang up, and call back on an official phone number. Never provide personal information, download software or allow the caller to have remote access to your computer.
- If your mobile phone stops working unexpectedly, get in touch with your service provider to make sure you haven't been a victim of 'mobile phone porting'. This is where scammers use your information to transfer your phone number to another device so they can intercept SMS passcodes sent to you.
- Regularly check your account statements, internet banking, and transaction history. If you spot a transaction you don't remember or recognise, let the organisation know straight away.
- Install up-to-date antivirus software on your devices to detect and prevent online attacks.
- Ensure your mobile phone and computer software are always up to date to protect against vulnerabilities.
- Report scams to the Australian Government's [ScamWatch service](#).

Whether you're accessing your account online, making a contribution, or receiving support, we are committed to keeping you and your superannuation safe, every step of the way.



# STAY FESTIVE WITHOUT BREAKING THE BANK.

The Christmas season is a time of joy, celebration, and togetherness—but for many, it also brings financial stress. Between gifts, travel, food, decorations, and holiday events, expenses can add up quickly. The good news? With a bit of planning and discipline, you can enjoy the season without the January regret. Here's how to financially prepare for Christmas—and still make it magical.

## 1. Start with a holiday budget

The first step to a stress-free Christmas is knowing how much you can realistically spend. Create a holiday-specific budget that includes:

- Gifts (for family, friends, coworkers, etc.)
- Decorations
- Travel or transportation
- Food and drinks
- Entertainment and outings
- Charitable donations
- Hidden costs (wrapping paper, postage, holiday cards)

**Tip:** Look at last year's expenses as a baseline, then adjust based on what's changed this year.

## 2. Set a spending limit (and stick to it)

Once your budget has been decided, assign a specific amount to each of the above categories —and commit to it. If your total budget is \$600, decide how much goes to gifts vs. food vs. travel, and monitor your spending in each area.

**Bonus tip:** Use cash envelopes or prepaid debit cards for different categories. It's easier to stick to a budget when you physically see the money disappearing.

## 3. Start saving early

There are a couple months left before December —start putting aside a little each week. Even small contributions add up e.g. save \$25/week from September to December = \$325

Even consider setting up a dedicated “Holiday Savings” account to separate it from your everyday spending.

## 4. Track deals and shop smart

Holiday sales often start as early as October. Spread out your gift-buying to avoid the December crunch.

- Sign up for email alerts from favourite retailers.
- Use coupon apps and browser extensions like Shopback.
- Consider buying second-hand or refurbished items for big-ticket gifts.
- Set a calendar reminder for Black Friday, Cyber Monday, and local Christmas markets.

## 5. Get creative with gifts

Expensive doesn't always mean meaningful. You can give thoughtful gifts without overspending:

- DIY gifts: Homemade treats, crafts, or personalized items.
- Experience gifts: Plan a future outing or activity together.
- Gift exchanges: Do Secret Santa instead of buying for everyone.
- Group gifts: Pool resources for a bigger item (e.g., siblings pitching in for one gift for parents).

## 6. Limit credit card use

It can be tempting to swipe now and deal with it later—but credit card debt can snowball.

If you must use a card:

- Use one with cashback or rewards.
- Set a hard limit and pay it off within the month.
- Avoid “buy now, pay later” options unless you're 100% sure you can cover the payments.

## 7. Plan holiday meals affordably

Holiday feasts don't have to be extravagant. Consider:

- Potluck-style gatherings: Everyone brings a dish.
- Budget-friendly recipes: Stick to in-season and sale items.
- Smaller guest lists: Focus on quality time, not quantity.

## 8. Prepare emotionally, not just financially

Much of the holiday pressure comes from expectations—your own and others'. Remember:

- You don't have to say yes to every invite or gift exchange.
- It's okay to be honest with friends and family about your budget.
- Meaningful moments matter more than material things.

## 9. Set yourself up for next year

Once this season is over:

- Reflect on what worked (and didn't).
- Save receipts and track spending to better plan for next year.
- Start your holiday savings fund early in the new year.

Christmas should be about connection, joy, and reflection—not financial worry. By budgeting early, spending mindfully, and managing expectations, you can fully enjoy the season without overspending. The best gift you can give yourself, a holiday filled with peace—not panic.



# WELLNESS: BUILDING STRONG HABITS WITH SMART GOALS & MINDFULNESS

In a world full of distractions, building and maintaining strong habits can feel like climbing a mountain without a map. Whether it's exercising regularly, eating healthier, or becoming more productive, many people start with good intentions but struggle to stay consistent. The good news? You can increase your chances of success by blending two powerful tools: SMART goals and mindfulness. Together, they offer a practical and grounded path toward lasting personal change.

## The Power of Habits

Habits are the small decisions and actions we take every day. Over time, these behaviours shape our identity and results. As James Clear puts it in *Atomic Habits*, "You do not rise to the level of your goals. You fall to the level of your systems." Developing strong habits means building a system that works—and that system begins with clarity and awareness.

## What Are SMART Goals?

SMART is an acronym that helps set clear, actionable goals. Here's what it stands for:

- **S**pecific: Define exactly what you want to achieve.
- **M**easurable: Include clear criteria to track progress.
- **A**chievable: Make sure it's realistic and attainable.
- **R**elevant: Align it with your broader values and life goals.
- **T**ime-bound: Set a deadline to create urgency and focus.

## Example of a SMART Habit Goal:

Instead of saying, "I want to exercise more," try:

"I will go for a 30-minute walk every morning before work, five days a week, for the next month."

This goal is clear, measurable, achievable, and has both relevance and a time frame. It removes ambiguity and sets the stage for consistent action.



## The Role of Mindfulness in Habit Formation

While SMART goals provide structure, mindfulness adds self-awareness and emotional intelligence to the mix. Mindfulness is the practice of being present and fully engaged in the moment without judgment. It can be a game-changer in habit formation by helping you:

- Recognise triggers and patterns.
- Manage stress and cravings.
- Stay present during difficult moments.
- Reflect on progress without self-criticism.

## How Mindfulness Supports Habit Building:

1. Notice Your “Why”: When you pause to observe why you want to build a habit, you align your actions with your values. This internal motivation is more powerful than external pressure.
2. Catch Auto-Pilot Behaviour: Mindfulness helps you recognize moments where you might fall into old habits. That awareness gives you a chance to choose differently.
3. Reduce Negative Self-Talk: Instead of spiralling into guilt after missing a day, mindfulness teaches you to respond with curiosity: *What got in the way? How can I support myself tomorrow?*

Strong habits are not about perfection; they’re about consistent, intentional effort. By setting SMART goals, you define your path. By practicing mindfulness, you stay grounded and resilient along the journey. The combination empowers you not only to build habits—but to understand and grow from them.

So, the next time you want to change your life, don’t just act—*pause, plan, and proceed with presence.*

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