



Like you, we believe finance is personal. We've taken the time to really listen to what you want.

Change for the better



In what we've been doing for the last ten years, it's the personal journeys that are the most rewarding. We've taken the time to really listen to what you want and need when it comes to personalised finance management. And you'll notice we've begun to implement changes to reflect this.

Rest assured, we are still the same great team you have come to know and appreciate – this doesn't change. But what we look like as a brand, and our internal process toward delivering your needs will. It'll be better.

Like you, we believe finance is personal. Your hopes and dreams don't reflect those of the next person, so you require your own unique roadmap to get there. When I catch up with you, I'll talk you through Selector Group's exciting changes and walk you through what this roadmap looks like for you. In the meantime, here are some helpful tips for EOFY, and you can discover our new logo and brand here and online at selectorgroup.com.au.

I look forward to seeing you,

A handwritten signature in white ink that reads "Brett". The signature is fluid and cursive.

Brett & the team



top tax tips

OFFSET PRIVATE HEALTH INSURANCE

You may be eligible to claim a tax offset of up to 36% of your health insurance. It depends on your age and income, and if you haven't claimed a reduced premium from your health fund.

PRE-PAYING INVESTMENT INTEREST

You can arrange to prepay interest on investment loans and claim a tax deduction in the year the interest is paid.

SELF-EMPLOYED SUPER CONTRIBUTIONS

Self-employed? You may be eligible to claim a dollar-for-dollar deduction for super contributions. The cap for FY16/17 is \$30k per person (\$35k for those age 49+ as at 30 June '16).

AFTER-TAX SUPER CONTRIBUTIONS

For FY16/17, non-concessional super contributions are capped at \$180,000 per person, per year, or \$540,000 over three years using bring forward provisions. This changes July '17.

NEGATIVE GEARING

Utilised to manage tax liabilities, negative gearing refers to the cost of borrowing exceeding the investment's income. The difference is an allowable tax deduction. In shares, imputation credits can further reduce the amount of tax you pay.