



# The **IPS** group.

IPS UPDATE DECEMBER 2014



## A Word from Frank

As 2014 draws to an end we can reflect on the year that has passed. In November we saw Brisbane host the G20 summit. With all the heads of government in attendance, discussions about the global economy and the importance of growth strategies seemed to be the focus. We also heard the importance of financial rebalancing and emphasis on boosting infrastructure spending to support economic growth.

A significant positive we have seen is the Free Trade Agreement Australia has secured with China, removing tariffs on our resource and energy products. This move directly impacts the economy with the potential to promote an increase growth trends in several of its sectors.

In our last newsletter it was all about the Federal Budget, Labour vs. Liberal. Its ironic how when looking from a global point of view a shift in focus and issues is prevalent, and driving forces within the economy are created.

With the above mentioned in mind, IPS Group has had an exciting and eventful year with positive growth and changes. The biggest being the addition of our fourth division IPS Accounting. Diversifying our business to cater for the whole needs of our clients is our vision. I look at the G20 summit, a meeting of the minds as such and can relate a lot of the conclusions drawn, back to our own businesses.

“Financial Rebalancing” is something we all need to do from time to time, but ask yourself when is the last time you analysed your structure, put in strategies and plans for your future perhaps set some goals? I am passionate about IPS Group and all we have to offer, I want to help you all grow, protect, and prosper from your business and in life. IPS Planning service your needs for such outcomes. I act as your financial project

manager, a visionary, planning for your long term wealth through Superannuation, Tax Planning and structuring your situation to serve you best.

This year we also hosted our traditional biannual Corporate Golf Day for IPS Group. It was fantastic to see everyone enjoying themselves and we can proudly say through everyone’s generosity we were able to raise \$5606.00 for PMH, a cause we are pleased to support. Plans are now in motion for our next biannual event so watch this space!

On behalf of The IPS group, we wish to congratulate one of our favourite sons, Daniel Ricciardo on a fantastic 2014

Finishing third in the F1 Drivers Championship, winning 3 races (including back to back in Hungary and Spa) in 2014, 8 podiums, 15 points finishes and in the last race coming from the pit lane to finish fourth shows a future champion in the making.

2015 also elevates Daniel to Team Leader at Red Bull, and we wish him all the best in his future F1 battles.

From all of us at The IPS Group we send our warmest wishes to all of our members, your staff, your families and friends. May you all have wonderful and safe Christmas Holidays, bring on 2015!

**“Success doesn’t just happen. It’s planned for.”**

Regards

*Frank Cusmano*



## Christmas and New Years Hours

To all our valued clients wishing you a Merry Christmas. One of the real joys this holiday is the opportunity to say thank you and wish you the very best for the new year.

Our office will be closed from Wednesday 24th December and will reopen Friday 2nd January 2015. IPS Accounting will be closed from Friday 19th December and reopen Monday 5th January 2015.



### IPS Group proudly sponsor:

- Perth Soccer Club
- Balcatta Soccer Club
- Bayswater Soccer Club
- Cockburn City Soccer Club
- Monte Motorsport
- Priolo Motorsport
- Maria SS. Annunziata (Inc)
- Noranda Hawks Football Club
- Camp Quality
- St John of God Comprehensive Cancer Centre
- 6PR WA Special Needs Children’s Party
- Leukemia Foundation
- Pink Ribbon Day/Breakfast
- Princess Margaret Hospital
- Cancer Support Foundation of WA

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## Planning your retirement

### How Much is Enough?

This is the most commonly asked question when it comes to planning for retirement. There is no one answer as everyone's circumstances are different.

Factors that will influence how much you may need in retirement include:

Living expenses

Own home or rent

Holiday expenses

Do you want to leave money to children

Do you need to support children/  
grandchildren financially?

Will you be eligible for the Age Pension

And the questions don't stop there. How these questions are answered will impact the amount of money needed in retirement.

Start planning for your retirement today – with sound financial advice you can give yourself the best chance to stay in control of your finances and have a comfortable retirement.

We are here to help develop an investment plan and strategy suitable to your individual circumstances. We can save you tax, boost your super wealth and give you peace of mind.



One size does not fit all - we assess and develop a strategy dependent on your personal needs and stage of life.

### Over 55?

Don't delay – come and see us now !

A 'transition to retirement' strategy can dramatically increase your super accumulation or reduce working hours without losing any take home income.

Let us show you how this can positively affect you.

This strategy can:

Boost your super dramatically

Reduce the amount of tax payable so more money ends up in your pocket

Many people do not know or understand the value in planning and how using the strategies available will be of benefit . Don't miss these opportunities, we can show you with your personal facts and figures how this will greatly improve your wealth.

Don't delay – it could be costing you in the long run.



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## IPS Accounting

Using the term journey is usually reserved to define a period of time whereby experiences, both personally and professionally, are reflected upon hoping that the positives outweigh the negatives. A year has come and gone and a model that people have been toying with for years was finally born into the IPS Group, a multi-disciplinary practice of Insuring, Planning, Financing and Accounting. A year on and I am not only a proud Director of IPS Accounting Services, but thrilled to see the development of such a diverse practice which offers Accounting & Taxation Services, Corporate Compliance Services and Bookkeeping Services.

The cultural differences between the different professional service providers has indeed brought new views to the importance of each of the four professions, especially the sav-ings from the collaboration and reciprocation from the operation of this organic business model, proudly known as **The IPS Group**.

So how does it work for clients?

A valued client of IPS Insurance Brokers Pty Ltd came into our offices to renew his business insurances, including their personal insurances which relies heavily on compliance in particular to understanding a client's financial position. Part of a financial advisers work is to establish and build

relationships with their clients to ensure they have a complete and confident understanding of the client's financial interests.

The information available to me as an affiliate, not only made meeting with the client for their Accounting and Taxation requirements for the financial year end more constructive, I was also able to provide them with additional tax deductions previously missed.

By having an understanding of the client's 'Financial Wellbeing', the synergy between the divisions suggests the model has been a rousing success not only for the IPS Group as a whole but for the **MEMBERS** of the IPS Group... **YOU!**

On behalf of myself, Joellen and Holly we wish you all a very Merry Christmas, and a Happy, Healthy and Prosperous 2015.

Regards

*Sal Modica*

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## Well done Marco Cicchinè

Asset Finance ran a campaign throughout May and a competition to find FAST's top Asset Finance writer.

We congratulate Marco Cicchine who achieved the highest volume of Asset Finance completions for the month. Marco will be unlocking his potential as he enjoys his Ferrari race track experience prize.

Marco shares his top three insights into getting an Asset Finance deal across the line:

1. Present the client with a competitive range of lenders.
2. Be willing to adjust commission rates to win a deal.
3. Set expectations with the client by outlining the quick turnaround time.

### Marco's 5 steps to maximising your property's valuation:

If you want to extract existing equity from your home, you will need to get a favourable valuation

#### 1. FIRST IMPRESSIONS COUNT

Make sure your property is well maintained, and make small aesthetic improvements if necessary.

#### 2. STREET APPEAL IS IMPORTANT

A freshly mowed lawn, free of weeds and neat hedges will improve the overall appearance of your property.



#### 3. KEEP A LIST OF ALL THE UPDATES

It's important to maintain records of all the changes you've made to the property – even small items – since the valuer may not notice them

#### 4. KEEP AN EYE ON NEARBY SALES

Have comparable sales data ready for the valuer so you can show your expectations match nearby realities

#### 5. ENSURE THE VALUER IS COMFORTABLE

An excessively warm property, or a pet that constantly gets in the way might not impact on your property's value, but it will affect the valuer's mood

We also at IPS Finance Brokers have various Property and Valuation tools available to clients to help understand the value of your property.

Contact Marco for all your financial needs.

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## Summer Boating - Are you ready?

### PLEASURE CRAFT INSURANCE

If you own a boat or are looking at buying one, you will have insurance or need insurance for it.

It is important that the insurance you have in place meets with your requirements.

Firstly you have to look at the sum insured and recent trends have shown that most insurers will now consider an agreed value to avoid issues and disputes in the event of a total loss.

This may be subject to a valuation of your boat depending on the age and/or conditions of your boat.

The best time to consider arranging a valuation is when your vessel is out of the water.

This will give full access to the hull for the inspection and avoid extra costs should this be necessary when your boat is already in the water.

Make sure that you service the motors according to manufacturers requirements.

You must have adequate safety equipment on board at all times.

Check sub limits on your policy for personal equipment to make sure that the value of cover provided is high enough.

Do not forget to check your policy and make sure you have Water Skiers Extension if you decide this summer to use your boat for water skiing.

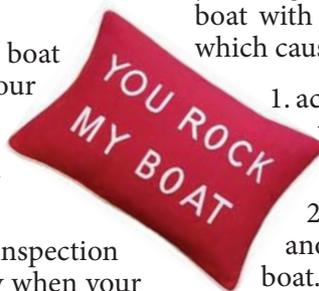
If you own a boat and have chosen not to take out insurance, we would strongly recommend that you reconsider and at least look at taking out the Liability Section.

The insurer will cover your legal liability to pay compensation as a result of an accident which is caused by your negligence or the negligence of someone using your boat with your permission. When using your own boat which causes:

1. accidental death or bodily injury to a person other than you accidental damage to other people's property.
2. accidental death or bodily injury to you when another person allowed by you is in control of your boat.

Abide by the rules and be responsible on the water.

*This is a generalised extract from a wording and you must refer to your policy wording for full terms and conditions*



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## IPS Baby Boom



Samantha Napier started with IPS in 2006 and is currently on Maternity leave and loving being a Mum to Kade Daniel Napier, dad Dan is over the moon.



Jovanka Hawkins commenced with IPS in 2003 and is also on maternity leave. Violet joins big sister Scarlett and dad Paul. Dad will have his hands full.

## IPS Corporate Golf Day

Our Bi-Annual Golf day was held on Tuesday 25th November at Yokine Golf Club.

Our guest speaker Dermott Brereton outdid himself mixing with IPS Staff, sponsors and members.



The day was a great success,

but most of all we are proud to announce together we raised \$5606 for PMH Foundation. Thank you for supporting our chosen charity. We look forward to doing it all again.



## Now is the TIME

“Where has the time gone”

“I do not have the time”

“Will have to find the time”

“Need to make the time”

The secret is not to waste time because the time you have is limited and valuable.

**TIME IS NOW** to act and contact “The IPS Group” so we can provide you with the best resources we have available to us for insuring, planning, financing and accounting so you can spend more **TIME** enjoying your life!



# The **IPS** group.

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## Bayswater Soccer Club

On behalf of Frank and all at the IPS Group we would like to congratulate Bayswater City Soccer Club on their successful 2014 season by winning all four trophies



*Frank Cusmano and Staff at Bayswater Soccer Club Annual Ball.*

## Balcatta Soccer Club Perth Soccer Club



IPS Staff also enjoyed the hospitality of Balcatta Soccer Club and Perth Soccer Club at their Annual Ball.

*Lauren Sangrigoli and Carissa La Bianca at Balcatta SC Ball*



*Jeff and Karyn Concanen at Perth SC Ball*



## Ferrero Rocher Ice Cream Cake

**Ingredients:** 2x200g pkts Ferrero Rocher, 2 litres vanilla ice-cream softened, 2 tablespoons Frangelico, 1/2 cupl (125ml) chocolate hazelnut spread, 1/4 (60ml cup) milk

**Method:** Line a 10 x 20cm loaf pan with plastic wrap, allowing the sides to overhang.

Coarsely chop half the Ferrero Rocher. Reserve remaining Ferrero Rocher. Combine the icecream and Frangelico in a large bowl.

Add the chopped Ferrero Rocher and gently fold to combine. Spoon icecream mixture into the lined pan. Smooth the surface with the back of spoon. Cover with foil. Place in the freezer for 6 hours or until completely set.

Combine the chocolate spread and milk in a small saucepan over low heat. Cook, stirring, for 2-3 minutes or until spread melts and mixture is smooth. Remove from heat.

Turn icecream out onto a serving plate. Drizzle with chocolate sauce and decorate with remaining Ferrero Rocher. Return to the freezer until ready to serve.

