

Money Matters

with Moneylink's Russell Tym



Take Time To Understand Super

Managing our superannuation accounts is very important but not urgent. It can be put off until tomorrow. The trouble is if we keep putting it off we miss out on retirement benefits. We need to take time to understand and manage our super now.

The end results of super are decades away and because of that compound interest has time to work. It's a very powerful force. A little higher annual earnings, or a better planned contribution strategy will result in much bigger benefits.

That means a much better living standard in retirement. And we could be retired for a third of our life, so that's important.

Suppose a person earns \$50,000 per annum and works for 40 years with salary increasing 4 per cent each year. If their employer super fund earns 4 per cent per annum it will grow to \$725,924 by retirement. Earning 6 per cent the benefit will be \$1,078,086. That's a lot of extra benefit for no extra cost.

It's essential to update our address with all our funds. If one loses contact with us for more than a year our money goes to the Government. We can consider amalgamating funds but must bear in mind any life insurance we may lose by doing so.

Most super funds offer a good range of investment choices. If our money is in a defensive fund that invests mainly in cash and bonds it may make 4 per cent per annum. Choosing a prudent, moderate investment should earn 6 per cent.

A growth fund with mainly property, shares and overseas investments will fluctuate much more, but should earn 8 to 10 per cent per annum. That would mean double or triple the end benefit and a far better living standard in retirement.

A good financial adviser can advise on strategies to build super benefits more quickly, such as the government co-contribution scheme, salary sacrifice and transition to retirement plans. We all need to make time to engage with our super more, now.



Financial Planning

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Russell Tym is a representative of MoneyLink Financial Planning Pty Ltd Australian Financial Services Licensee Number 247360



□ Peter and Linda Spratt, owners of Bathurst Volkswagen, with the national Major Rural Dealer of the Year Award for Excellence.

Dealership in Bathurst wins coveted award

TAYLOR JURD

Bathurst Volkswagen Dealership owner, Peter Spratt, recently won the coveted Major Rural Dealer Of The Year.

On February 8 Mr Spratt travelled to The Westin Hotel in Sydney to attend the 2013 Volkswagen Dealership of The Year Award.

About 25 other rural Volkswagen dealerships were in the running for

the award with the win a surprise for Mr Spratt.

"The economy is a bit soft due to the drought and as a result there have been major job losses, so it was a very big surprise to win the award," he said.

Mr Spratt understands how tough the Central West is coping due to the recent hardships, but believes passion is what sets him apart from other dealerships in the region.

"We (Bathurst Volkswagen) have passion for the product, and with what we do," he said.

"We treat our business as a 24-hour operation.

"We talk to our customers on the week-ends and after hours, we're also not frightened to think outside the square."

The award covers all aspects of the dealership, including customer satisfaction, performance, facilities and product knowledge.

Mr Spratt was very grateful to win considering Bathurst Volkswagen was up against some very worthy nominees.

"We've only had Volkswagen for two years," Mr Spratt, who also owns the Bathurst Toyota dealership, said.

Mr Spratt understands his customers at Bathurst Volkswagen appreciate the industry experience and product knowledge he and his staff have to offer.

"Our two salesmen are also qualified mechanics," he said.

"Another great thing is that Bathurst Volkswagen also has a really diverse product range."

Mr Spratt credits this expertise and broad repertoire as the main reason why he and his team at Bathurst Volkswagen are able to connect with a diverse group of clients ranging from customers within the rural region and potential buyers living in Sydney.

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□ Soil Management Systems managing director Brenton Byerlee.

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