

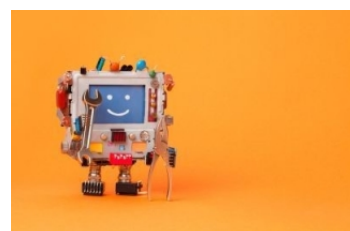
July 2018 - Knowledge Centre Newsletter

In this newsletter, we begin with a list of legislative updates for this financial year. In our animation, we highlight the finer details of the First Home Super Saver Scheme (FHSSS). We discuss the three chapters of ageing and health status in retirement. We explore consumer-based distractions and how these interact with regards to your personal finances. Lastly, we leave you with a video on endurance sports as a metaphor for the exploration and pursuit of your goals and objectives.

In addition, our [learning modules](#) have been updated to reflect new legislation from 1 July 2018. We've also included information in several of them regarding pending legislation proposed in the 2018 Federal Budget.

2018-19 financial year: Top 10 legislative updates

We are now into the 2018-19 financial year; there are several finalised (as well as pending) legislative updates that are due to take effect either from 1 July or later in the year. In this article, we briefly touch on the top 10 that may be relevant to your financial situation, goals and



objectives.

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First home super saver scheme (FHSSS)

From 1 July 2018, the First Home Super Saver Scheme will allow eligible prospective first homebuyers to withdraw their voluntary superannuation contributions and, an amount of associated earnings, to assist with the purchase or construction of their first home. In this animation, we explore this in more detail.



[Launch video...](#)

Ageing and health in retirement: The three chapters

When it comes to ageing and health in retirement, there are often three chapters that people will experience as they move through their retirement years. In this article, we look at this in terms of retirement planning and better informing your expectations of what retirement may entail for you.



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Personal finance roadmaps and the age of distractions

In our daily lives, we are constantly confronted with consumer-based distractions of a predominantly 'want purchase' nature. As a result, staying on the path towards the achievement of your financial goals and objectives can sometimes prove difficult. In this



article, we discuss this further.

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Exploring and pursuing your goals and objectives

Marathon running and mountain climbing are often used as metaphors for other areas of our lives, whether it be personal or work-related. In this video, we see people pushing themselves to overcome internal and external challenges in the exploration and pursuit of their goals and objectives.



[Launch video...](#)

Disclaimer

This information is of a general nature only and has been provided without taking account of your objectives, financial situation or needs. Because of this, we recommend you consider, with or without the assistance of a financial adviser, whether the information is appropriate in light of your particular needs and circumstances



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