

Welcome to 2021. We hope you had a happy and safe festive season.

In this month's newsletter, we begin with helpful information on making, and achieving, personal finance-related resolutions for the year ahead. Time coupled with contributions, can play a crucial role in the build-up of an appropriate super nest egg for retirement—our animation illustrates concessional contributions. Diversification is a key risk management strategy used when constructing, and maintaining, an appropriately aligned investment portfolio—we discuss this further in terms of concentration risk. As borrowers' home loans get older, the gap widens between what they pay and what borrowers with new home loans pay—we provide an overview of home loan refinancing (or switching). Lastly, we leave you with a video by Google, which showcases some of the most influential moments that occurred over the past 12 months.

Personal finance-related New Year's resolutions

The making of a resolution can often be sparked post-reflection by our need or want to seek positive change in an area of our life. In this article, we discuss personal finance-related resolutions.

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Concessional contributions animation

Come retirement, many factors can impact your super balance—such as time coupled with contributions. In this animation, we illustrate the finer details of concessional contributions.

[Launch Video](#)



Investment portfolios and concentration risk

Diversification is a key risk management strategy used when constructing an appropriate investment portfolio. In this article, we provide information on investment portfolios and concentration risk.

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Borrowers: Home loan refinancing (or switching)

There are over 100 lenders in Australia offering a combined total of nearly 4,000 different home loan products. In this article, we provide a general overview of home loan refinancing (or switching).

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Google: Year in search 2020

2020 was a year unlike any other in recent memory—testing us financially, physically, mentally, and emotionally over an extended period. In this video, Google showcases searches that shaped 2020.

[Launch Video](#)



Disclaimer: the information and any advice provided in this newsletter has been prepared without taking into account your objectives, financial situation or needs. Because of that, you should, before acting on the advice, consider the appropriateness of the advice, having regard to those things

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