

In this month's newsletter, we provide an important update on the future indexation of the transfer balance cap. For some investors, there may be a desire to align their investment values with their personal values—our animation illustrates Environmental, Social and Governance (ESG) investing. A tax offset reduces your tax payable after it's been calculated based on your taxable income—we discuss several common tax offsets. When establishing personal insurances, the insurance premium style can be an important consideration—we cover information on the different insurance premium options. Lastly, we leave you with an insightful video from Bloomberg, which explores the shift from a physical to a digital workplace, and the future of work.

### **Update: Indexation of the transfer balance cap**

The transfer balance cap limits the amount of super benefits that can be transferred to retirement phase. In this article, we provide information on the future indexation of the transfer balance cap.

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### **Environmental, Social & Governance (ESG) investing**

For some investors, there may be a desire to align their investment values with their personal values. In this animation, we illustrate Environmental, Social & Governance (ESG) investing in detail.

[Launch Video](#)



## Individual taxation: Tax offsets (or rebates)

The income you receive will often be assessable for income tax purposes. However, there will also be instances where the tax payable may be reduced. In this article, we discuss several tax offsets.

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## Personal insurances: Insurance premium styles

A number of variables influence the insurance premiums payable on a personal insurance policy. In this article, we cover one such variable, insurance premium style and the options available.

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## The future of work: The digital workplace

For many, the 2020 calendar year and the COVID-19 pandemic brought about a sudden and dramatic workplace shift. In this Bloomberg video, there are insightful discussions on the future of work.

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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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