



Stonehouse 2024 End of Financial Year Celebrations – Paint and Picasso

Stonehouse End of Financial Year Celebrations: Unleashing Hidden Talents at Paint and Picasso

What a fantastic way to wrap up the financial year! The Stonehouse team recently gathered in the vibrant heart of the Valley for an unforgettable end-of-year celebration at Paint and Picasso. Our team members, both seasoned and new, came together for an event filled with creativity, laughter, and plenty of surprises.

As the paintbrushes hit the canvases, hidden artistic talents began to emerge. It turns out we have quite a few budding Picasso's in our midst! Each masterpiece told a story, reflecting the unique personalities and creative flair of our diverse team. The room was buzzing with energy as colleagues encouraged each other, shared tips, and marveled at the colorful creations taking shape.

But it wasn't just about the art. Delicious food and beverages were in abundance, ensuring our creative juices were well-nourished. From mouth-watering appetizers to refreshing drinks, there was something for everyone to enjoy. The relaxed, fun atmosphere allowed us to connect on a whole new level, strengthening our bonds and fostering a sense of camaraderie that will carry us into the new financial year.

This celebration was particularly special as it provided an opportunity to welcome our many new team members. It was wonderful to spend time getting to know each other better, sharing stories, and creating memories that will last a lifetime. The event was a perfect blend of fun and professionalism, showcasing the vibrant culture that makes Stonehouse such a fantastic place to work.

Here's to the incredible Stonehouse team – your creativity, enthusiasm, and teamwork continue to inspire. Cheers to a successful year ahead!

Celebrating Sarah's 20-Year Milestone at Stonehouse



Our end of financial year celebration was extra special this year as we honored Sarah's incredible 20-year journey with Stonehouse. It was a moment filled with joy, gratitude, and a touch of nostalgia as we reflected on her remarkable contributions over the years.

Sarah was presented with a prestigious 20-year award, a stunning platinum rose, and a thoughtful gift to commemorate this significant milestone. Her dedication and hard work have been a cornerstone of our success, and it was heartwarming to see her celebrated by the entire team.

We couldn't resist capturing this special occasion with a fun picture featuring the original gang – Andrew, Ben, Bel, and, of course, Sarah. The smiles and laughter in the photo truly captured the spirit of the evening and the strong bonds that have been built over the years.

Sarah, your commitment and passion have been an inspiration to all of us. Here's to many more years of success and camaraderie!



Start the Financial Year Strong: Your Guide to Financial Success



Stonehouse
Financial Partners

As we welcome the new financial year, it's the perfect time to set resolutions that will pave the way for your financial success. At Stonehouse Financial Partners, we understand the importance of having a well-structured financial plan. This guide will help you establish actionable financial goals, optimize your savings, and make informed decisions. Let's explore the essential steps to setting yourself up for a prosperous year ahead.

1. Review and Adjust Your Budget

Start by revisiting your household budget. Assess your income, fixed, and variable expenses to ensure they align with your financial goals. A well-planned budget is crucial, especially in times of high inflation, as it helps prioritise spending on essentials while identifying areas to cut back.

2. Set Clear Savings Goals

Define specific, measurable savings goals for both short-term and long-term needs. Consider automating your savings to ensure consistency. This could involve setting up automatic transfers to a high-interest savings account, allowing your savings to grow with minimal effort.

3. Manage and Reduce Debt

High-interest debt, such as credit card balances, can significantly hinder your financial progress. Prioritise paying off these debts using strategies like the debt avalanche method, where you focus on paying off the highest interest rate debts first. Consolidating your debts with a lower-interest personal loan might also be a beneficial strategy.

4. Build and Maintain an Emergency Fund

An emergency fund is a financial safety net that can cover unexpected expenses without derailing your long-term financial plans. Aim to save three to six months' worth of living expenses in an easily accessible account.

5. Review Your Insurance Policies

Life changes, such as marriage, having children, or purchasing a home, can necessitate adjustments in your insurance coverage. Regularly review your policies to ensure they adequately protect your financial interests and provide peace of mind.

6. Optimise Your Investments

Regularly review and adjust your investment portfolio to ensure it aligns with your financial goals and risk tolerance. Diversifying your investments and considering low-cost, long-term strategies can help maximize your returns.

7. Plan for Taxes

Start preparing for tax season early. Gather all necessary documents and consider how your tax situation impacts your financial plan. If you expect a refund, plan how to use it effectively, such as contributing to your savings or paying down debt.

8. Prioritise Health and Well-being

Physical and mental health are integral to your overall financial success. Maintaining a healthy lifestyle can enhance your productivity and reduce medical expenses over time. Consider incorporating regular exercise, healthy eating, and stress management into your routine.

9. Leverage Professional Financial Advice

Navigating the complexities of financial planning can be challenging. Partnering with a professional financial adviser can provide valuable insights and personalised strategies to help you achieve your goals. At Stonehouse Financial Partners, we offer tailored advice to guide you through every step of your financial journey.

For more personalised advice and a detailed financial plan, reach out to us at Stonehouse Financial Partners. We're here to support you every step of the way.

Top Tip:

Discuss Holistic Financial Planning with Your Stonehouse Adviser

To ensure comprehensive financial health, it's crucial to discuss a range of topics with your Stonehouse adviser, including:

- **Budgeting:** Maintain a realistic budget to manage your finances effectively.
- **Investments:** Explore diversified investment strategies to maximize returns.
- **Share Market Investing:** Learn about opportunities and risks in the stock market.
- **Superannuation:** Optimise your super contributions and investment choices.
- **Retirement Planning:** Develop a robust plan for a comfortable retirement.
- **Self-Managed Super Fund (SMSF):** Understand the benefits and responsibilities of managing your own super.
- **Insurance:** Ensure you have the right coverage to protect against life's uncertainties.
- **Estate Planning and Legacy Planning:** Plan for the efficient transfer of your wealth to future generations.

At Stonehouse Financial Partners, we cover all aspects of holistic financial planning to ensure your financial goals are met with precision and care.

As you set your financial resolutions for the new year, remember that you don't have to do it alone. Contact Stonehouse Financial Partners today to schedule a consultation with one of our experienced advisers. Together, we can develop a comprehensive plan to help you achieve financial success and secure your future.

By implementing these strategies and leveraging professional financial advice, you can confidently navigate the new financial year and achieve your financial aspirations. Let's make this year your most successful yet!

Navigating the Golden Years:

Expert Retirement Planning Tips for a Secure Future



Declan Baker
Partner

As retirement approaches, many Australians find themselves at a crossroads, facing one of the most significant transitions in their lives. Whether you are considering your superannuation strategy, managing an active mortgage, or simply wondering when is the best time to retire, proper planning can make all the difference. Here, we delve into expert advice and practical tips to help you navigate your retirement journey with confidence.

Maximising Superannuation Contributions

One of the key pillars of retirement planning is ensuring your superannuation is in top shape. While the lead-up to the end of the financial year is generally a critical time to review and maximise your super contributions, the start of a new financial year is equally important in setting up your new year contributions. With the Australian government continually updating contribution caps and policies, staying informed is essential.

Deciding the Right Time to Retire

Deciding when to retire is a deeply personal decision influenced by a range of factors, including financial readiness, personal goals, and health. The recent changes in the 2024/25 Federal Budget can impact your retirement planning timeline.

Factors to Consider:

- **Financial Security:** Ensure that your superannuation and other investments provide sufficient income to cover your retirement lifestyle.
- **Health and Longevity:** Consider your health status and life expectancy. It's crucial to plan for a retirement that could last 20 years or more.
- **Personal Goals:** Reflect on what you want to achieve in retirement. Whether it's travelling, volunteering, or spending time with family, your goals will influence your financial needs.

Managing an Active Mortgage in Retirement

For many, entering retirement with an active mortgage can be daunting. However, with careful planning, it's possible to manage or even pay off your mortgage while enjoying your golden years. Stonehouse offers insights into strategies for handling this critical aspect of retirement planning.

Tips for Managing Your Mortgage:

- **Downsizing:** Consider selling your current home and moving to a smaller, more affordable property. This can free up equity to pay off your mortgage and reduce ongoing maintenance costs.
- **Refinancing:** Look into refinancing your mortgage to secure a lower interest rate or better terms. This can make your mortgage more manageable on a fixed retirement income. Did you know that at Stonehouse, we can help you with this.
- **Using Superannuation:** In some cases, it may be beneficial to use a portion of your super to pay off your mortgage. However, this decision should be made with professional advice from your Stonehouse adviser to ensure it aligns with your overall retirement strategy.

Optimising Tax Benefits

Effective tax planning is crucial as you transition into retirement. By strategically managing your investments and income streams, you can maximise tax benefits and ensure a more comfortable retirement.

Tax Planning Tips:

- **Income Streams:** Consider setting up multiple income streams, such as account-based pensions or annuities, to optimise your tax position.
- **Investment Rebalancing:** Regularly review and rebalance your investment portfolio with your Stonehouse financial adviser to ensure it aligns with your risk tolerance and financial goals. This can help minimise tax liabilities while maximising returns.

Embracing a Holistic Approach

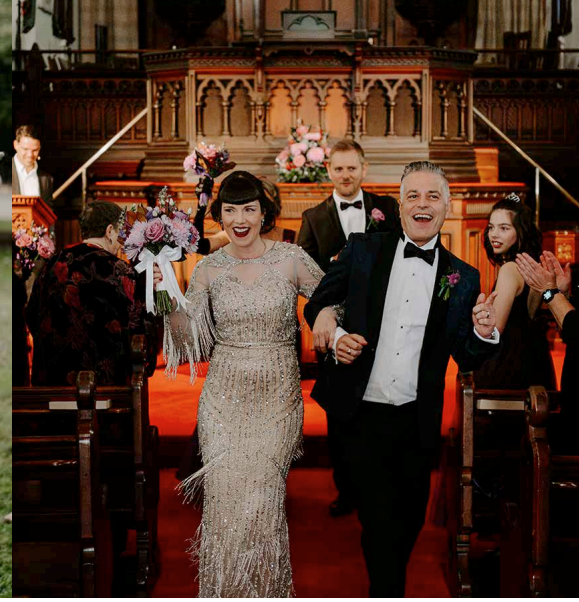
Retirement is more than just a financial transition; it is a lifestyle change. A holistic approach that includes financial planning, health and wellness, and personal fulfillment is essential for a satisfying retirement.

Holistic Planning Strategies:

- **Health and Wellness:** Prioritise your health through regular exercise, a balanced diet, and routine medical check-ups. Good health can significantly enhance your retirement experience.
- **Personal Fulfillment:** Engage in activities that bring you joy and purpose. Whether it's pursuing hobbies, volunteering, or spending time with loved ones, maintaining a sense of fulfillment is crucial.

Retirement planning is a multifaceted process that requires careful consideration and expert advice. By maximising your super contributions, deciding the right time to retire, managing an active mortgage, and optimising tax benefits, you can pave the way for a secure and enjoyable retirement. Embrace a holistic approach to ensure your golden years are not just financially secure, but also fulfilling and vibrant. For personalised advice tailored to your unique circumstances, consult your trusted Stonehouse financial adviser today.





Ben and Blue Tie the Knot: A Perfect Day to Remember!

On 8 June, love was in the air as Ben and Marisa (affectionately known as Blue as derived from her performance name, Blue MC) celebrated their beautiful wedding at Brisbane's Albert Street Uniting Church. Surrounded by family and friends, the day was nothing short of magical, with the most perfect weather setting the stage for their union.

Marisa looked absolutely stunning in a silver beaded gown that shimmered with every step. Ben, our very own dashing groom, complemented her elegance perfectly. The wedding embraced a sophisticated art deco theme, creating a timeless and elegant atmosphere that everyone adored.

The music played a significant role in the celebration, setting the tone for each special moment. The ceremony began with "Inter-Railing," a unique and personal touch from a producer friend of Blue's, serving as the procession song. The heartfelt hymn "He Loves Us" performed by Ellie Holcomb followed, filling the church with love and emotion. The surprise recession song, "Swoon" by the Chemical Brothers had everyone embracing the dancing down the aisle, capturing the joy and excitement of the newlyweds.

Ben's daughter Adelaide was the prettiest flower girl, dressed in a

charming plum dress, while his son, Elijah stood by his side as a very stylish groomsman. Their presence added an extra layer of love and unity to the day, making it even more special.

Ben shared, "The animated gestures and dancing as we made our way back down the aisle were a true reflection of our happiness and excitement."

Congratulations to Ben and Blue on their wonderful journey together. May your days be filled with love, laughter and countless beautiful memories. Cheers to a lifetime of happiness!

Welcome to the World, Baby Chiel

We are thrilled to announce the newest addition to the Stonehouse family! Jeremy and his wife have welcomed a beautiful baby boy, Zac, born in the middle of June and weighing a healthy 3.4kg. Both mum and baby are doing wonderfully, and we couldn't be happier for the growing family.

Big sister Sienna is already embracing her new role, enjoying every moment with her baby brother, Zac. The joy and excitement in their home is palpable, and we are so delighted to share in their happiness.

Congratulations to Jeremy and his family on this joyous occasion. Welcome, baby Chiel, to the world and the Stonehouse family!

