stonehouse WEALTH MANAGEMENT

Newsletter

Summer 2026

2025 Market Wrap & 2026 Outlook

Resilient markets, shifting policy settings and the rapid rise of AI defined 2025. Despite geopolitical tension and economic uncertainty, super funds delivered strong double-digit returns for the 2024–25 financial year, global sharemarkets posted solid gains, and Australian property rebounded strongly.

For diversified financial planning portfolios, disciplined asset allocation and staying invested proved key. Clients who remained focused on long-term strategy, rather than short-term headlines, were rewarded.

What does this mean for 2026?

From interest rate expectations to global politics and market opportunities, we break down the key themes shaping the year ahead.

Read our full 2025 Market Wrap & 2026 Outlook on our website.

Welcoming Millennium Wealth

We're excited to share some wonderful news – Millennium Wealth has officially joined the Stonehouse Wealth Management team.

Based on the Gold Coast, Millennium Wealth has been providing trusted financial advice since 2012 and has built a strong reputation for putting clients first and fostering long-term relationships. This is an exciting milestone for both businesses and a valuable opportunity to bring together shared values, experience, and expertise.

Importantly, Holley and Shane will continue delivering the personalised advice and care their clients know and trust, now supported by a broader advice team and expanded specialist resources. By joining forces, we're strengthening our ability to support individuals, families, and businesses through every stage of their financial journey – now and into the future.

Your money, your priorities

Matt Devin
Financial Adviser

Investing may be all about the numbers – growth, returns and risk – to build a secure future, but increasingly, investors are interested in an even more meaningful approach.

Four out of five respondents to a 2024 survey wanted their investments to have a positive impact in the world.[i]

The survey, by the Responsible Investment Association Australasia (RIAA), found 79 per cent of investors would be more likely to invest in funds or products that have been independently verified as responsible or ethical. Animal cruelty was a top concern for 66 per cent, followed by human rights abuses – 60 per cent, gambling – 56 per cent, companies that don't pay their fair share of tax – 55 per cent, as well as tobacco, weapons and firearms, all at 55 per cent.[ii]

This growing interest in responsible investment saw assets under management in Australian funds rise 24 per cent to more than $1.6 trillion in 2024.[iii]

Meanwhile, a 2025 survey of 3,500 high net worth Australian investors found that sustainable investing is gaining traction, as long as appropriate returns, clear risk and return profiles, and transparent performance reporting are in place.[iv]

Adding value

Aligning your investments with your values isn't about changing the way you invest; it's about adding an extra layer of meaning to the process and shaping your portfolio to reflect what's important to you.

For some, that might mean supporting companies that innovate responsibly or treat employees well. For others, it could mean avoiding industries that don't align with their principles. There's no single 'right' approach because your values are unique to you.

And here's the reassuring part; investing with your values doesn't mean sacrificing returns. Many businesses that operate with strong governance and long-term strategies have shown to perform competitively over time. So, you can pursue financial growth while feeling confident that your money is working in ways that matter to you.

In fact, the RIAA noted in 2024 a ten-year return on RIAA-certified products of 13.9 per cent, compared with 9.19 per cent for the rest of the market (Australian share funds).[v]

Of course, fundamental investment rules apply. Diversification is one of the keys to successful values-based investing. But it's not about limiting your choices; it's about finding the right mix of investments that meet both your financial and personal criteria.

A well-constructed portfolio can include companies across different sectors that align with your principles while still delivering strong performance. This approach ensures you're not only investing with purpose but also managing risk effectively.

Taking the first step

Turning this idea into reality can be complex. Investor's priorities are different, and the investment universe is vast. That's where a financial adviser adds value.

A good adviser doesn't just manage numbers. They listen and take the time to understand what matters most to you, whether that's supporting certain industries, avoiding others or balancing ethical considerations with performance goals.

From there, they help design a strategy that reflects your values without losing sight of your financial objectives.

Advisers also provide clarity. With so many investment options available, it's easy to feel overwhelmed. We can help you navigate choices, evaluate trade-offs, and ensure your portfolio remains diversified and resilient. We can also monitor your investments regularly, making adjustments as markets change and your priorities evolve.

So, if you've ever wondered whether your investments reflect your values, you can begin exploring the possibilities.

Start by asking yourself about the principles that are most important to you; the industry sectors you would like to support or steer clear of and how you would define success.

Want to learn more

Then give us a call. We can help you to align your portfolio with your values while keeping your long-term goals on track.

i, ii https://www.responsibleinvestment.org/research-and-resources/resource/from-values-to-riches-2024-charting-consumer-demand-for-responsible-investing-in-australia

iii, v https://www.responsibleinvestment.org/events-news/item/record-1-6-trillion-committed-to-responsible-investing-but-greenwashing-remains-a-major-concern

iv https://www.ey.com/en_au/newsroom/2025/05/new-ey-survey-2025

Property Investment in 2026:

Considering SMSFs as Part of a Broader Strategy

Holley Lucey
Senior Adviser

As Australians face affordability pressures, evolving lending conditions and market uncertainty in 2026, many investors are considering different ways to diversify their wealth and participate in the property market as part of their long-term planning.

One option that often attracts interest is property held within a Self-Managed Superannuation Fund (SMSF). While this strategy is not suitable for everyone, it may be appropriate for some clients where it aligns with their goals, risk profile and long-term retirement strategy.

1. SMSF Property Is a Long-Term Strategy – Not a Shortcut

Property held inside superannuation is designed for long-term retirement outcomes, not short-term gains. Unlike personal property investments, SMSF assets are tightly regulated, with strict rules around liquidity, borrowing, use of the property, and exit strategies.

For investors considering this option, it's essential to understand that:

- The property must support the sole purpose of providing retirement benefits
- Access to capital is restricted until preservation age and conditions of release
- Decisions should be assessed over decades, not market cycles

This makes SMSF property a strategic consideration rather than a tactical one.

2. Diversification Matters – Property Is Only One Piece

For some investors, property may offer diversification benefits when combined with other assets such as shares, cash, fixed interest, or managed funds. However, concentrating too much of an SMSF into a single illiquid asset can increase risk.

Key considerations include:

- Whether the fund remains sufficiently diversified
- The impact of property ownership on cash flow, contributions, and retirement income
- The fund's ability to meet ongoing expenses and regulatory obligations

A balanced portfolio remains critical, regardless of whether property is included.

3. Lending Rules Inside Super Are Very Different

Purchasing property within an SMSF typically involves a Limited Recourse Borrowing Arrangement (LRBA), which comes with stricter lending conditions than personal property loans.

This can include:

- Higher deposit requirements
- More conservative lending ratios
- Fewer lender options
- Ongoing compliance obligations

Borrowing within super is heavily regulated for good reason, and understanding these constraints is essential before exploring this strategy.

4. Liquidity and Cash Flow Must Be Carefully Planned

Unlike personal ownership, SMSF property investors must ensure the fund can:

- Pay expenses such as rates, insurance, maintenance, and loan repayments
- Meet minimum pension payments when members retire
- Absorb periods of vacancy or unexpected costs

A lack of liquidity is one of the most common risks in SMSF property strategies and must be assessed carefully as part of the overall retirement plan.

5. Advice and Compliance Are Critical

Given the complexity and regulatory oversight surrounding SMSFs, professional advice is essential. ASIC expects advisers to thoroughly assess whether any strategy – including SMSF property – is in a client's best interest.

This includes considering:

- The client's objectives, financial position, and needs
- Alternative strategies that may achieve similar outcomes with lower risk
- Costs, risks, and trade-offs over the life of the investment
- Whether the strategy improves retirement outcomes, not just asset ownership

SMSF property should only ever be explored within a comprehensive advice framework, not as a standalone idea.

A Considered Approach to SMSF Property

At Stonehouse, our advisers take a measured and client-first approach to all investment strategies.

We have Financial Advisers who specialise in working with clients who are considering complex retirement and investment decisions.

Where SMSF property is recommended, our advice focuses on whether property as an asset class is appropriate within the fund. Clients who require assistance with selecting a specific property may choose to work with a qualified property specialist as part of the broader advice process.

For some clients, SMSF property may play a role. For others, alternative strategies may be more suitable. The key is not the strategy itself – but making informed decisions with the right advice.

If you are considering your options for 2026 and beyond, a conversation with a qualified adviser can help you understand what is appropriate for your circumstances and long-term goals.

A Festive Afternoon Rothwell's Bar & Grill

To close out the year, the Stonehouse team gathered at Rothwell's Bar & Grill for an afternoon of reflection, connection, and celebration. With its classic atmosphere and warm hospitality, beautifully close to home, it was the perfect setting to pause after a busy year and recognise what we've achieved together.

This year's gathering was especially meaningful, as we were delighted to welcome the Millenium Wealth team, who have recently joined the Stonehouse family. It was a wonderful opportunity to connect as one broader team, share stories, build relationships, and align around what matters most, delivering exceptional client outcomes through trust, teamwork, and care.

A highlight of the afternoon was our Annual Awards, where we celebrated outstanding achievements across the business, recognising advisers and team members who have gone above and beyond in professionalism, service, growth, leadership, and living our values. These awards reflect something our clients don't always see day-to-day, the depth of dedication behind the scenes, and the pride our people take in doing things properly and doing them well.

What stood out most was the sense of alignment and shared purpose. Between the laughter and celebrations, teams reflected on how we can continue to improve, streamlining processes, communicating even more clearly, and collaborating across offices and teams. These moments reinforce a simple truth; strong internal teamwork leads to stronger client partnerships and better outcomes.

We left the afternoon with renewed energy, stronger connections, clearer priorities, and a shared commitment to making the year ahead even more valuable for our clients. As we step into the new year, we do so with confidence and care, ready to build on what's working, strengthen what needs attention, and keep communication open and proactive.

Most of all, we want to thank you for your trust. We're proud of the people behind Stonehouse and grateful for the opportunity to support you and your family.

Here's to a productive year ahead, we're ready when you are.

Phoebe Mumbray Partner

We're delighted to announce and warmly welcome Phoebe Mumbray as our newest Partner at Stonehouse Financial Partners.

Phoebe is known for building long-term client relationships and delivering high-quality advice through a holistic and strategic approach, with a strong focus on achieving the best possible outcomes and providing ongoing guidance and support.

Phoebe has completed a Masters in Financial Planning and a Bachelor of Business (Economics and Finance) from Queensland University of Technology, bringing both technical capability and thoughtful financial strategy to every client relationship. She's also a diligent and personable adviser with a keen eye for detail – qualities that align strongly with the way we care for clients at Stonehouse.

Phoebe is available for appointments across our Brisbane CBD, Gold Coast and Noosa offices. Please join us in congratulating Phoebe on this well-deserved milestone.

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