



My Say



with Justin Still

As you can see by this newsletter, we have decided to revert back to the branding of Power Tynan to include all sectors of our firm.

We are still the same organisation providing the same services; only the following divisions will now operate under the Power Tynan brand:

Power Tynan Taxation Solutions
Power Tynan Business Advisory Solutions
Power Tynan Superannuation Solutions
Power Tynan Leasing & Finance Solutions

The only part of our business that will remain under a different brand name is RBS Morgans, which is our financial advice and stockbroking division.

As you can see, we provide a unique offering of services, which results in extremely satisfying holistic relationships with our clients.

Given the uncertainties that many businesses are still facing post-GFC, which started 5 ½ years ago (it's probably a good thing that we didn't all know that it was going to take so long to see a recovery), I just wanted to discuss what is happening in the Australian economy.

Since the GFC, we have been faced with uncertainties including Europe's sovereign debt issues and a slowing US economy. These issues seem to have faded somewhat, however it now appears as though we are faced with a new set of issues, with a slowdown in China taking place and an Australian economy which outside of resources continues to struggle with low levels of consumer and business confidence.

Despite this, there are some positives worth noting. Interest rates which are at record lows and likely to go lower are slowly but surely starting to help with a pick up in housing demand and finance approval in recent months. This should at some stage also assist in lifting retail sales.

In addition, the falling Australian dollar will go a long way in assisting those sectors heavily hurt by the strong dollar, including tourism, agriculture and manufacturing.

From an investment perspective, record low interest rates are making it increasingly difficult to generate meaningful amounts of income from cash and term deposits, particularly for those in retirement. As a result, many investors have started considering alternatives to term deposits as a means of increasing the income of their portfolios, particularly given the returns on offer. As an example the grossed up dividend yields of shares in the major banks are between 9-10% and a lot of preference shares are yielding around 7-8%. However it is really important to understand the additional risks that you are taking on in terms of increasing your exposure to growth assets. It is critical that you always take into consideration your overall asset allocation relative to your investment risk profile and ensure that you stick to your long term investment strategies.

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HEADLINES

Income Streams
in Retirement 17

Is Super Simple? 12

How to help
yourself to
get your loan
approved first time 13

Tax Tidbits 14

Family Business 15

Client Corner 15

Charitable Trust 16

Staff Spotlight 16

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Your decision about where and how your money is invested in retirement could affect you in a number of ways in relation to:

- Tax-effective income
- Centrelink treatment
- Flexibility around how your assets will be left to your beneficiaries

The different types of income streams you may purchase or roll into are:

- Lifetime Annuity
- Fixed Term Annuity
- Account-Based Pension

To help explain the differences between these types of income streams, we have provided the following comparison:

	Lifetime Annuity	Fixed Term Annuity	Account-Based Pension (ABP)
Super / Non-Super	Super & Non-Super (depending on age)	Super & Non-Super (depending on age)	Super only
Investment Choice	Cap Guaranteed / Fixed Interest / Property / Cash / Infrastructure	Cap Guaranteed / Fixed Interest / Property / Cash / Infrastructure	APRA regulated funds – range of assets, depending on provider's menu choice SMSFs – broad range of assets, based on Investment Strategy
Tax Treatment	Non-super – taxed at MTR on difference between income payment and deductible amount Deductible amount = $\frac{UPP - RCV^*}{RN}$ Super – as per ABP	Non-super – taxed at MTR on difference between income payment and deductible amount Deductible amount = $\frac{UPP - RCV^*}{RN}$ Super – as per ABP	Depends on age. 55 – 59 y/o – taxable portion assessed at MTR less 15% tax offset (if taxed element – no tax offset if untaxed element) 60+y/o – tax free unless portion of income is untaxed element
Term	Lifetime	Fixed No. of Years (between 1 and 50 years); or Life Expectancy	Until account balance is exhausted (depends on level of income drawn)
Income Payments	Obtained via quote from life provider. Can choose between 0 – 100 RCV* Usually no RCV so payments are a combination of capital + interest. Payments are fixed at the outset and can be indexed or fixed.	Obtained via quote from life provider. Can choose between 0 – 100 RCV* If no RCV, payments are a combination of capital + interest. Payments are fixed at the outset and can be indexed or fixed. If RCV100 payments are a return of interest either throughout term or at end of term.	Minimum annual payment factor (%) based on person's age as at 1 July each year. Maximum = account balance
Centrelink Treatment (all income streams post-Sept 2009 are fully assessable)	Assets Test: Full account balance counted (post-Sept 2009) Income Test: Annual income less deductible amount (special income test applies if Government complying lifetime)	Assets Test: Full account balance counted (post-Sept 2009) Income Test: If term is > 6 years – annual income less deductible amount. If term is < 6 years – deeming rules apply	Assets Test: Full account balance counted Income Test: Annual income less deductible amount
Access to Capital	Limited. Some providers allow access within 10 – 20 year time from commencement, depending on product (no if complying annuity)	YES if non-complying annuity	Full or partial commutations allowed
Death Benefits	YES, if within capital guarantee period. NO, if after capital guarantee period.	YES. Commutable on death with remaining balance paid to nominated beneficiary/ies (if superannuation annuity, beneficiaries must be defined under SIS regulations).	YES. Commutable on death with remaining balance paid to SIS dependents. If reversionary, pension continues to surviving spouse until their death – death benefit then paid to dependents or estate.
Actuarial Certificate	YES	NO	NO
Management Fees	NO	NO	YES (if investing in managed investments)

Source: RBS Morgans; Challenger; Kaplan Financial Planning Guide

April 2013

*RCV = Residual Capital Value; UPP = Undeducted Purchase Price;
RN = Relevant Number; MTR = Marginal Tax Rate

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After months of speculation and the subsequent delivery of the Budget, one thing is certain and that is that change is the constant factor when dealing with superannuation. Over the past twelve months, including the recent changes suggested in the Budget, and considering the focus of the ATO regarding self managed superannuation funds in the coming twelve months, change is to be expected, and planned for.

Looking first at the proposed changes in the recent Budget, such changes are testing the patience of ordinary Australians wanting assurances their retirement savings won't be raided to fund budgetary shortfalls. Initially the budget proposals were supposed to be big revenue earners for the government, designed to help pay for the much-trumpeted Gonski school reforms and the National Disability Insurance Scheme. However, the superannuation reform package has been crafted with the view of not losing too many votes. But the meddling with super and constant speculation hits a raw nerve with all super fund members. Let's look at some of the suggested budgetary reforms:

The positives:

- The increase in the concessional contributions caps to \$35 000 for those over age 60, and from 1 July 2014 for those aged over 50;
- The reduction for many super fund members of the excess concessional contributions tax. It is now equal to the members' marginal tax rates, presumably taking into account the 15% contributions tax; and

- The establishment of an impartial Council of Super Custodians to oversee any future superannuation changes.

The negatives:

- The reduction of the tax exemption on pension assets for members earning more than \$100 000 a year, including a one-off capital gain that may have been accruing for decades.
- The change in the aged pension income test for account-based pensions from the current formula, where the purchase price or the amount used to acquire the pension is treated as capital and written off over the member's life expectancy, to a deemed rate of return on the pension's value. This will have a significant effect in decades to come and although grandfathered for pensions in place pre-1 January 2015, any transfer of the pension to another fund or change in the terms while in a SMSF will see a new pension commencement and grandfathering lost.

Given these changes though, and the constant meddling or tinkering with the rules around superannuation, self-managed superannuation fund growth continues at around 20% per year, as it has for nearly two decades. SMSF assets are projected to reach \$2 trillion by 2030, but will grow considerably higher if there is an increase in the concessional contribution caps. This is a predicted 300% increase in the next 17 years.

Other recent changes in regulations governing SMSFs mean there is added pressure on trustees. In particular, the following three factors need to be considered if you operate a SMSF:

1. Separation of assets – although the requirement to separate assets has always been (and continues to be) a requirement under legislation, the regular occurrence of breaches of this rule has resulted in new regulations making it easier for the ATO to apply penalties. Such regulations require the trustee of an SMSF to keep the assets of the fund separate from any assets that are held by trustees personally.

2. Asset valuations – changes require that all assets must be valued at market value for the 2012/13 year of income, and all subsequent years. Market value must be used when preparing the fund's accounts and member statements.

3. Regular review of investment strategy – trustees are now required to regularly review a fund's investment strategy. While regulations have always required trustees to formulate and give effect to an investment strategy, they are now required to ensure the investment strategy is reviewed regularly as well. The change is designed to ensure trustees do not simply set and forget their investment goals but are constantly reviewing them to ensure they remain relevant and appropriate. The biggest change that has come into effect in the 2013 financial year is that SMSF trustees are required to consider whether they should hold insurance policies for the members. While there is no requirement for the fund to obtain insurance cover, the need (or otherwise) must be actively considered and documented for this financial year.

If you are a trustee of a self-managed superannuation fund, you will need to work closely with your accountant/adviser to ensure that your fund meets all new regulations and stays compliant. Even for those who simply hold super, you will still need to stay up-to-date with such changes and the impact such changes have on your retirement benefits.

Change is a constant in superannuation and the new financial year will mean more change for the SMSF industry. Trustees and practitioners must be vigilant and stay educated to ensure the continued success of this sector.

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How to help yourself to get your loan approved first time



with **Dan Cuthbert**
Power Tynan Leasing & Finance Solutions



Quite often half the battle in getting your loan approved can be in the quality of the verifying documents supplied to the bank with the loan application.

It is a little frustrating that the bank asks for so much information when you submit your home loan application. In fact it nearly questions your integrity. However the banks work on the old rule that you can trust no one, so we, the consumers pay the price for those few who try to cheat the system. A few years ago the Code of Banking Practice and the Consumer Credit Code were set up to protect you the borrower. Whilst this does protect the borrower it has also increased the paperwork required in meeting the bank's requirements. In this issue of Powerline we will explain what documents are required with your home loan application and why.

Identification

Just like when you open a new bank account we need to provide 100 points of identification when we open a new home loan. The only time this is waived is if you are getting the home loan from the bank where you already have an account. The easiest way to obtain 100 points is a driver's license and Medicare card or passport. If you can't supply these give us a call and we can offer some alternatives.

Income

If you work for wages we need at least two of the following – your three most recent pay slips, last group certificate (payment summary), a letter from your employer, last tax return and assessment notice. If

you are self employed we need your last two years' tax returns, financial statements and tax office assessment notices.

If you receive social security benefits we need a letter from Centrelink no more than one month old stating your current benefits.

Income from rental properties – A current lease agreement, last three months' rental statements.

In the event of an audit, the bank and your broker must be able to show how you are going to repay the loan and that this loan is not over-committing you.

Other

- Verification of your deposit - this is probably the most important. To do this we need the last six months' statements on the account that you used to save your deposit. If your deposit is equity in another property we need proof of ownership (rates notice) and a current loan statement. If it is from the sale of a property we need the contract of sale and the final loan statement. This shows the bank your ability to save and/or make ongoing loan repayments.
- Proof of other investments - share and investment certificates are best here. This helps to determine your asset base.
- Existing loans and credit cards - we need the loan contract and the last three credit card statements. This shows the bank what other monthly commitments you have.
- Your last superannuation statement for proof of assets.
- Your current life and accident insurance

policy to make sure the loan is covered in the event of an unforeseen incident.

- Rates notices to confirm ownership of any properties owned outright.
- Statements on any other savings accounts you may have.
- Contracts for the property you intend to purchase. If you are building we need the builder's contract, full specifications and plans.

All of the above seems very tedious and unnecessary however getting it right first time can mean getting your loan approved first time which is a good outcome for a little extra work.

It should also be noted that the requirements are different for equipment finance and business loans. It is similar for personal loans. If you are not sure on any of the above requirements please don't hesitate to call us.

Remember we are available to help at any time with all your finance requirements. Finally we would like to remind people that our service to you on home and business loans is generally free of charge. We are paid by the lender. If for some reason a fee does need to be incurred we get your approval to do this beforehand.
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Additional deductions for small businesses when acquiring assets

If you are a small business with a turnover of less than \$2 million in sales (including related businesses) you are able to access some additional deductions.

Plant & Equipment

Assets with a value of less than \$6,500 can be immediately written off in the year of purchase. You can write these assets off providing that they are installed and ready for use prior to the end of the financial year.

Motor Vehicles

Accelerated depreciation deductions now apply for motor vehicles costing more than \$6,500 purchased after 1 July 2012 by a small business. (Vehicles costing less than this are 100% deductible in the year of purchase.)

In the first year of purchase, you are entitled to claim an immediate deduction for \$5,000 + 15% of the balance of the cost.

Some Vehicles are not subject to Fringe Benefits Tax

If your business provides a car to employees and the vehicle is used for private purposes, then this private use is subject to Fringe Benefits Tax. As there are some exemptions for other types of vehicles, businesses can potentially take advantage of some opportunities:

Utilities, Panel Vans and Other Commercial Vehicles

An employee's use of a utility, panel van or other commercial vehicle (not designed to carry passengers) is exempt if the employee's private use is limited to:

- Travel between home and work
- Travel that is incidental to travel in the course of duties of employment
- Non-work related use that is minor, infrequent and irregular.

Dual cabs

Dual cabs qualify for the work-related use exemption only if either:

- They are designed to carry a load of one tonne or more, or more than eight passengers or
- While having a designed load capacity of less than one tonne, they are not designed for the principal purpose of carrying passengers.

Each year, the Australian Taxation Office publishes a list of vehicles which are eligible for this exemption. If you are considering purchasing a vehicle then please contact our office and we can check this for you.

Source: Australian Tax Office

Change to how Individual Income Tax Refunds are paid by the Tax Office

From 1 July 2013, individual income tax refunds need to be deposited into an Australian bank account when lodging via the electronic lodgement service (ELS). If you are due a refund, we will be requesting from you the bank account into which you would like the refund paid.

Changes to Superannuation Guarantee Payments for Employers

In the 2010 Federal Budget, the Treasurer announced important changes to the superannuation guarantee scheme which came into effect from 1 July 2013.

The Superannuation Guarantee rate increased from 9% to 9.25% on 1 July 2013.

This will continue to rise by 0.25% each year until it reaches 12% on 1 July 2019.

From 1 July 2013, there is no longer an age limit of 70 on employees for whom employers have superannuation obligations. This means that you are now required to make superannuation payments for employees who are 70 years and older.

Payslips for employees need to include the amount of contribution for the pay period (or the amount of contributions that need to be made) and the name and number of the superannuation fund the contributions were made to.

Sellers beware: ATO targeting eBay sales!

The Tax Office have advised that as part of their data matching activities, they have identified members of online selling sites such as eBay and Gumtree who have annual sales of goods and services of a total value of \$20,000 or greater.

The Tax Office will be contacting businesses who are identified *'as being at risk of running part of their business off the books or in other ways not reporting all their income. We will encourage them to make a voluntary disclosure of any under-reported amounts'*.

Recent cases have highlighted the importance of understanding whether you are running a business or if the activity is merely a hobby.

If the activity is a business, then you would require an Australian Business Number (ABN) and may need to be registered for GST. You would need to declare all sales as income but will be entitled to offset any expenses you may have incurred. If you make a loss from the activity, then there is potential to use this offset to reduce your taxable income.

Please contact us if you would like further information on how to determine whether you are conducting a business or a hobby.

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The SME (small to medium enterprises) and farming sectors are dominated by family owned enterprises and/or husband and wife firms. By its very nature combining family and business can be a tricky tightrope to walk. As well as the normal business principles that we all grapple to master, we have the added complexity of family relationships in the mix. These are often more difficult to manage than the business principles. Specific problems here can become spectacularly clear when the pressures of running a business collide with household issues, those associated with bringing up kids and perennial problems like marital conflict and sibling rivalry. A family's values can mean the difference between having a genuine competitive business advantage or a dysfunctional business. These same values tend to also be reflected in the state of family relationships.

While, generally speaking, businesses have values built around integrity, quality and their customers, family businesses tend to have distinctive values that set them apart. They tend to have stronger people values than non-family businesses and can often put customers and employees ahead of profits. This emphasis can be a double edged sword! It gives them stability, with a loyal customer and employee base. Equally it can also mean that they don't generate the same profit margins to build business value or to reinvest in the business. They are also inclined to be more insular and resistant

to change. In a rapidly changing business environment, and also when dealing with succession, this can be a disadvantage. Confronting difficult issues can be a real problem, to the extent that they are simply avoided for as long as possible. This is often driven out of concern for avoiding family conflict, but results in poor communication and deteriorating relationships.



Where a business has been in the family for more than one generation and has been successful, it can become part of the family's identity. This represents pride, privilege and opportunity for both the current owners and the next generation. Most parents in this situation will say that they don't want to place an obligation on their children to join the business. It has to be their choice! What is underestimated here however is the unspoken word. There can be a weight of expectation that the next generation feels to carry on the family tradition. Alternatively this same generation can

carry an attitude of expectation and "right of passage", which can sometimes be quite destructive both personally and financially.

What then can be done to ensure the success goes beyond one generation? The families that I see handling this situation successfully have a culture of clear and open communication. They sometimes also adopt a board structure for the governance of their business, often with an independent chairman. They set the rules for being in business together from the start. This might be something like a family constitution. They recognise different strengths and abilities, and strive to maintain a healthy work-life balance. Sounds easy if you say it quickly!

Should you require advice or assistance with regards to your family business, please do not hesitate to contact our office.

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Client Corner – Shirley Jury

Each quarter, we interview one of our clients to get an insight into their business. This issue, we spoke to Shirley Jury, who runs a cleaning business in Roma.

When did your business commence?

My business started very small, and quite by accident! In March 2010 I was approached to look after some houses (and a shed) for a mining company in Roma. This led to an office client, and from there the work just rolled in.

What does your business do?

I provide residential upkeep and maintenance to a variety of residential and commercial properties supported by three contract helpers.

What makes your business successful?

It is quite simple - you need to do a

good job. You need to be 'unseen' in the property. Reliability and flexibility (fitting in with clients' needs and requests) are essential to ensuring a successful business with no complaints. This very simple system has led to repeat and new business simply through word of mouth.

What has been your biggest achievement to date?

In 1966, I became the first woman in a technical design office within the Queensland Government. I was the 'experiment'! Originally a tracer, I worked my way up in this field. As was tradition at the time, I was fired from my Government job when I got married. A meeting with the commissioner informed me that changes were afoot and in October 1969 I then became the first married woman re-employed by the department.



What is one piece of advice you would give to someone starting up a business?

Satisfied customers grow your business.

How do you relax from the pressures of being in business?

Making the time to spend with family and looking after my grandchildren. I also love pottering in my garden.

Power Tynan Charitable Trust

As the Power Tynan Charitable Trust donates to local charities half yearly, the staff were asked to nominate charities to support for the six months ending 30 June 2013. A list was compiled and all staff had the opportunity to vote for the charities they would like to see supported. Based on these votes, the charities selected were:

1. The Leukaemia Foundation of Qld Stanthorpe Branch (received 11 votes)
2. Toowoomba Hospice (received 9 votes)
3. AEIOU Foundation for Autism (received 8 votes).

On Friday 31 May, committee members Roma Smith, Philip Saal & Lauren Guymer attended a morning tea at the Toowoomba Hospice to thank the Trust for the donation of \$3 500 as part of the 'Adopt A Room' program. The money donated goes towards the upkeep of the room being adopted, in terms of fresh paint, carpet, maintenance and furnishings.

The cheque for \$3 500 was presented to Carol Morrison of The Leukaemia Foundation Stanthorpe Branch at a morning tea held on Thursday 20 June in our Stanthorpe office. This branch of the

Leukaemia Foundation assists local patients and their families in terms of emotional support, addressing disease and treatment information, assessing for practical needs (such as accommodation) as well as helping to navigate the Centrelink system to ensure patients and their families are aware of any benefits available to them.

The committee would like to thank the staff for their continued generosity, as the majority of funds raised have been from staff contributions stemming from concepts such as monthly staff lunches and deductions from wages. Last month, the Trust also received its first client donation from Irwin Jacobsen, a client of RBS Morgans, who donated \$200 cash.

If charities would like to be considered as beneficiaries of the Trust, or if you as a client would like to make a donation to the Trust, please contact our office on 07 4632 8733.



Above: Power Tynan Charitable Trust committee members Roma Smith and Philip Saal present a cheque for \$3 500 to Graham Barron, Chairman of the Toowoomba Hospice



Above: Power Tynan Charitable Trust committee members Philip Saal and Sarah Pearce present a cheque for \$3 500 to Carol Morrison of The Leukaemia Foundation Stanthorpe Branch

Staff Spotlight

RBS Morgans hosted a corporate tent at the 2013 Carlton Mid Roma Picnic Races held Saturday March 16. A great day was had by all, especially our client Gary Atkinson (pictured below with our CEO Paul Hilton) whose horse had a win on the day.



Congratulations to Jackson Stark, one of our 2012 scholarship recipients, for finishing in 9th place in the ASX Sharemarket Game. The Game is Australia wide, with over 12 000 participants, who are given a virtual \$50,000 with the challenge of making that \$50,000 grow. The Game gives you the chance to buy and sell shares in 150 companies listed on the sharemarket. It simulates real sharemarket conditions, uses live prices, and brokerage is charged on each trade. Best of all, the Game

gives you the chance to trade without putting your own money on the line.

One of our Directors, Justin Still, competed in the March 2013 Ellerston 8 Goal Tournament for Glen Miln. These international polo tournaments are played twice each year, with this instalment being played at the Packers' own Ellerston. Justin and his fellow team mates Thomas Hunt, Juan Britos and Ben Cowan beat Ellerston in extra time, 10 - 9.



On Saturday 4 May, Power Tynan participated in the BRW Triathlon at the Gold Coast, with each team member undertaking a 400m swim, 10km bike ride and 4km run. This is the 11th year that our firm has been involved in the triathlon, with staff encouraged to participate as part of the company's health and wellbeing program.

The firm entered seven teams of three, with the majority being staff members. Even though we had many first time triathletes, everyone completed their leg of the triathlon, which is an achievement in itself. Congratulations to everyone who took part in the event – we hope to have the same level of staff interest and involvement next year.



Congratulations to Nicole Rаметта of our Stanthorpe office and Peter Rowe of our Toowoomba office, who have both recently graduated from USQ with a Bachelor of Commerce!



Staff Spotlight



Our firm prides itself on being involved with local schools to encourage young men and women to enter the financial services industry. As part of this, Power Tynan was a major sponsor of the Downlands College 'Tastes of Vietnam' Race Day, held on June 1. Part of this sponsorship involved celebrity chef Alastair McLeod attending the event to provide an entertaining cooking demonstration.

The Stanthorpe Apple & Grape Festival is being held in March 2014, and Power Tynan

is very proud to announce Brooke Shatte as a Young Ambassador of the Festival.



The role of a Festival Young Ambassador is to be the face of the Festival and help raise funds to keep the Festival financially viable. Each Young Ambassador is sponsored by a business or organisation that supports their Ambassador in their Festival fundraising efforts. Brooke has many fundraising events coming up, including a Pizza Oven Raffle, Movie Night at the Stanthorpe Arcadia, a Golf Day and a 'Post Melbourne Cup' Garden Party. Watch this space for more

details on these events! All the staff of Power Tynan are throwing their full support behind Brooke and wish her well in her fundraising endeavours.



Back by popular demand, the Toowoomba staff of Power Tynan embarked on their next 'Overhaul' workplace exercise program on June 4 with Fighting Fit. This is the seventh time this program has taken place, where participants will attend two 45 minute sessions per week for three months.



We are a proactive, dynamic and innovative firm committed to assisting local, national and international business. From our offices located in Toowoomba, Stanthorpe and Roma we are able to support you no matter where you are located.

We have an experienced and innovative team of financial solution specialists, dedicated to providing solutions to satisfy our clients' every need. Power Tynan understand the unique needs and goals of businesses.

Accountants, Advisors, Financial Planners, Mortgage Brokers, Stockbrokers

POWER TYNAN

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