WE Inform

wealth experience
Financial Solutions for a Better Life

Spring 2011 • Issue 74

My Say

Time For Change

with **Paul Hilton**

You may have noticed the new name on the newsletter – Powerline has changed its name to WE Inform. After 15 years as publishing under the Powerline banner, we thought it appropriate to change the name of the newsletter to reflect the more extensive service offering of the Wealth Experience Group. We hope you find the contents just as informative and topical while enjoying the new layout and design.

The Wealth Experience Group was formed 4 years ago in November 2007 and since then we have continued to expand our service offerings as well as locations of our offices. Our group offers the widest range of financial services west of Brisbane. On the back page of this newsletter you will see our structure chart highlighting all our services. If you are unsure of any of these please call your adviser to discuss or just phone one of our offices and ask to talk to an adviser.

It is hard to say where the economy is heading due to the amount of conflicting advice from both our political and economic leaders (I don't think they really know). One thing is for sure and that is it is not a time to sit back and relax. It is imperative to keep your hand on the "steering wheel" and guide your business or personal finances in the safest possible direction. The only way to do this is by having up-to-date key financial information and then using this information to make informed decisions. Of course it always sounds easier in theory, but do not make "kneejerk" decisions, instead use the information at hand and have open and frank discussions with your adviser before acting.

On another note, our Toowoomba office has finally had all its flood damage repaired after more than 6 months. We are very thankful as there are still many houses and businesses still requiring repairs and businesses which haven't operated since the flooding. You do not realise the inconvenience or the magnitude of the repairs until you experience it first hand, however our minor inconvenience was nothing compared to others.

As a result of the floods we as a group have reassessed our risk management policies and spent many hours fine tuning it. The appropriate staff will be reviewing it regularly to ensure it remains relevant. The types of issues addressed are:-

1) Storage of files, both electronic and physical.
2) Is the insurance adequate and relevant?
3) Where do responsibilities lie in different situations?
4) What is the likely timeframe to be operational again?

I hope you enjoy our new format and content. If you have any comments in relation to our new format please do not hesitate to phone or email us.

Cheers
Paul Hilton
CEO
Wealth Experience Pty Ltd

inside this issue

Interest Rates

On Hold For Now, Expected To Rise Next Year

with **Chris Wicks** from **RBS Morgans**
Authorised Representative (243266)

There has been a significant change recently in the RBS Morgans expectations for future interest rates movements. Previously RBS Morgans forecasts strongly indicated that by looking at inflation levels through the eyes of the RBA, Australia was due for one if not two rate rises before Christmas. Our rationale was cited off the back of unsustainably high levels of terms of trade, nominal incomes, core inflation levels and a robust GDP rate that was expected to continue apace. When the RBA made its rates decision on 2 August, it said that only one thing had prevented it from raising rates - global turmoil. A few weeks later, we witnessed some of the worst market volatility and global turmoil that equities, bond and commodity markets had seen since the Global Financial Crisis (GFC). In light of that unprecedented "level of uncertainty in global financial markets", the RBA held rates. We now take a look at prevailing market conditions and outline what we can possibly expect for the remainder of the year.

The global sovereign debt situation has not improved over the last few months and in our view we entered September "in uncharted economic territory". Since then, we have seen French and American banks hit hard over concerns that their Tier 1 capital may not be sufficient to withstand a GFC Mark II. Some banks in both countries (particularly France) have seen up to 50% shaved off their share prices in the past few months. The European Central Bank (ECB) has intervened in European bond markets, purchasing Italian and Spanish debt in an effort to contain rampant 10 year bond yields, which would otherwise have pushed those countries into default. European banks have therefore experienced a new level of pressure to obtain US dollar funding. Australian banks in comparison, have been offered significant levels of accessibility to US dollar funding. This is further evidence of the high regard that our banks are held in due to their high credit ratings.

Safe haven currencies such as the Swiss Franc and Japanese Yen have been purchased to historic highs against the US dollar and Euro, so far that their central banks have intervened in the currency markets to attempt to prevent their exporting companies from being totally uncompetitive on the global markets. At the end of August, gold hit a new all-time nominal high of US$1,911 per ounce. This in itself tells us of the state of the global investors' nerves. Since then, it has fallen over US$200 before rebounding. Such volatility is not a sign of confidence of direction.

In the Australian domestic economy, the RBA tells us that the Terms of Trade remain very high, with investment in the resource sector continuing unabated and has "quite some distance to run yet". Combine this with an Australian Dollar that has shown remarkable resilience since the downgrade of US Debt from AAA to AA+, and our modelling suggests that we will see it at US$1.11 sometime in the next 12 months. With unemployment remaining at around 5%, we use the RBA's recent closing remark to the House of Representatives Standing Committee on Economics, "Inflation bears careful watching, but we can keep it under control" as their way of saying that they will keep it under control by raising rates further during 2012.

A change in the way that the Australian Bureau of Statistics (ABS) measures inflation is also making the RBA setting of rates more complicated. New methodology has seen the ABS revise down the underlying inflation figure from 2.7% to 2.5% for the June quarter. As a result the RBA are also likely to reduce their 2011 forecast inflation from 3.25% to 3.0% which is back to their target range of 2% to 3%.

In the meantime until these changes to measuring inflation and the impact of offshore events becomes clearer we expect the RBA to leave interest rates on hold.

As outlined in Dan Cuthbert's article later in this newsletter the rapid change and uncertainty in interest rate expectations is presenting borrowers with the opportunity to fix rates below the current variable rate – page 4 for more detail.

Eco Tip - Bag It!

Find alternatives to plastic fresh produce bags provided at the grocery store to reduce the number of single use plastic bags. Using just 4 of these a week still amounts to over 200 a year. These bags pose similar problems as the single use plastic check-out bags including wasting resources, clogging waterways, threatening wildlife and littering. For small quantities of fruit or vegetables, place them directly in your trolley, or use these plastic bags more than once. Alternatively, try taking your own reusable bags to the store.

Self-Managed Super Funds

Are They Really DIY?

with **Mark Silvester** from
Wealth Experience Superannuation Solutions

An article by James Dunn was published in The Australian on 24 August 2011. It was called "Being a super fund trustee is no job for amateurs". Naturally, this caught our attention. For those who didn't see the article, here's our take on its main points:

• While the SMSF sector has seen amazing growth rates, it must not be forgotten that there is a potential dark side, due to the complexity of some aspects of SMSFs.
• Having control of your own super is an appealing prospect for many, but does come with a whole raft of responsibilities, which ultimately rest on the shoulders of the trustees (whether individuals or directors of a corporate trustee). Running an SMSF is not a "set and forget" thing – you need to make sure that your fund stays in compliance with all the rules. These rules and regulations are strictly enforced, with increasing tax office attention each year.
• The first regulatory requirement each year is to have a set of accounts prepared and audited, and a tax return prepared and lodged. Changes to rules have reinforced that the accountant who prepares returns cannot also do the audit.
• Since July 2007, when the "Simpler Super" reforms were introduced, all new trustees have been required to sign a declaration, formally acknowledging that they understand their duties, obligations and responsibilities. The article makes the point that to sign off that you really do understand the trustee declaration, you would virtually have to be working in superannuation full time. Therefore, professional advice is essential. This is especially so given that superannuation laws are notoriously confusing (despite reforms) and change all the time.
• Under the "sole purpose test", the trustees must ensure that the fund is maintained for the sole purpose of providing retirement benefits to members.
• The trustees must formulate and implement an investment strategy for the fund, which considers liquidity; matching cash flows to liabilities in the pension phase; risk; and diversification. In considering risk, the fund has to look at the members' ages, when they plan to retire and then match its portfolio to those factors.
• Everything purchased for the SMSF must have been contemplated by the written investment strategy. Many people fall into the trap of thinking that they can buy a beach house or a piece of artwork for their SMSF. While this is legal, there are very strict conditions attached. For example, they must be used only by people at arm's length to you (excluding you, your relatives or friends).
• Trustees must also sign off that they understand (and ensure) that superannuation benefits are withdrawn only when permitted by the laws; that they understand that the fund's assets must be kept separate from personal ones; and that the fund has adequate insurance. (One of the most common SMSF breaches detected by the ATO is illegal early access to super.)
• Other annual declarations required from trustees are that they acknowledge that the fund cannot borrow money (other than as permitted by law); it cannot lend money to members or relatives; it cannot purchase assets from fund members or other related parties (other than certain exceptions); and that it must always invest on an arm's length basis.
• The ATO's view is that trustees need to take responsibility for their signed declarations and to understand them fully, as non-compliance can result in harsh penalties – fines, bans or imprisonment. One of the tax implications alone is that if an SMSF is deemed to be non-compliant, it will be taxed at 46.5 percent on its assets.
• To date, the ATO has been reasonably lenient with breaches. Provided that the breaches haven't been too substantial and the trustees have fixed them immediately upon recognising them, the ATO hasn't waved its big stick too hard. This has been an attitude of "trustee education".
• **However, the ATO has started firing shots across trustees' bows to reinforce the rules.** There is no guarantee that leniency will continue, especially with the massive growth seen in the SMSF sector. **The ATO is no longer very receptive to the "I didn't realise I couldn't do that" line of defence.**

There is little doubt that SMSFs are a useful mechanism to help Australians build retirement benefits, provided you play by the rules. To us, the "take home message" from the article is that SMSFs are NOT really "Do It Yourself". Instead, trustees need to work closely alongside their advisor and superannuation fund administrator. At Wealth Experience Superannuation Solutions, we work full time in superannuation, keeping abreast of the changes in the rules as they occur. We can help guide you through the sometimes choppy waters that are SMSF laws.

Fixing Mortgage Interest Rates

with **Dan Cuthbert** from
Wealth Experience Leasing & Finance

Is it a mistake to fix your rates now?

It's currently possible to fix your mortgage interest rates for up to half a percent less than current variable rates... so is this the right time to lock it in?

Fixed rate loans have dropped to their most competitive levels in months, prompting many mortgage holders to lock in their loans.

Commonwealth Bank has dropped its three-year rate to 6.59% while NAB's three-year rate is down to 6.69%, and non-bank lenders RAMS (backed by Westpac) and ING Direct are down to 6.79% and 6.69% respectively. These are the lowest three-year fixed rates have been all year, down from an average of around 7.5% in February.

And now, borrowers want to know: do the deals currently on offer really represent good value, or are lenders simply slashing their fixed rate products to lock borrowers in at a higher rate, because they expect the cash rate to plummet?

Sentiment has turned swiftly in the last two weeks, as it was only at the beginning of August that many economists still predicted at least one or two rate hikes by year's end.

Last month Australia's unemployment rate increased to 5.1%, when it was expected to remain stable at 4.9%. This, combined with lagging retail sales, global economic turmoil and low consumer confidence, has taken the pressure off the Reserve Bank to lift rates in the near term.

In fact, it actually puts pressure on the central bank to slash rates, which is precisely what many economists are now predicting. Credit Suisse data shows that there is presently a three-in-four chance of a 50-basis point cut when the RBA board meets next on September 6.*

It's the first sign the unemployment rate is beginning to drift up and it's consistent with other indicators of the labour market – job ads and hiring intentions – that things are actually getting worse. It certainly removes any rationale to tighten rates at this stage. If it continues on for a couple more months, rate cuts will be on the agenda.

On a $300,000 mortgage, a half a per cent rate cut translates to savings of around $97 a month, or $1,167 per year – although, whether the banks will pass this cut on to consumers remains to be seen. If interest rates fall 1% as suggested by Westpac chief economist Dr Bill Evans last month, borrowers could save almost $2,500 per year on a $300,000 loan.

With all of this information at hand, does it make sense to fix your rates at present?

In today's volatile financial landscape, consumers are looking for stability, which is why homeowners might be attracted to move into a fixed rate. In capricious times, people crave calm so, to fix or not to fix? It you take a fixed-rate loan today you might shave 40 to 60 basis points off your annual repayments. But the bond markets are forecasting up to five or six rate cuts over the next year, so it might be prudent to wait a few months to see what the RBA actually decides to do. If the unemployment rate really does start rising rapidly, the RBA could cut rates by a full one to two percentage points.

Extracted from Your Mortgage Magazine August 2011

**At the September meeting, the RBA left the official cash rate on hold at 4.75%. In a speech on 7 September the RBA Governor, Glenn Stevens, indicated that he believes interest rates will be steady for the foreseeable future. The future remains uncertain, and the RBA will take a "wait-and-see" approach.*

Wealth Experience Charitable Trust

On Tuesday 23 August, the Wealth Experience Charitable Trust presented Cancer Council Queensland with $10 000 in support of its Toowoomba Accommodation and Support Lodge, scheduled to begin operating by the end of 2011.

The Lodge will provide regional cancer patients having to travel to Toowoomba with a home-away-from-home during treatment, at no cost. Each year, CCQ's new Lodge will provide 7,600 patient bed nights per year, at no cost, and an additional 7,600 potential bed nights for carers per year, also at no cost.

The committee would like to thank the staff for their generosity over the last six months, and feel privileged to be able to offer assistance to such a worthy cause.

If charities would like to be considered as beneficiaries of the Trust, or if you would like to make a donation to the Trust, please contact the committee of the Wealth Experience Charitable Trust on 4632 9873.

Above: Wealth Experience Charitable Trust Committee Members Roma Smith & Lauren Guymer met with Cancer Council Regional Manager Jennifer Marles-Malone to present the $10 000 cheque.

Superannuation Guarantee

with **Chelsea Brunckhorst** from **Power Tynan**

EMPLOYEE SUPER – WHAT YOU NEED TO KNOW

The announcement that compulsory superannuation is set to rise to 12% means that the penalty for non compliance will also rise. The ATO is specifically targeting superannuation guarantee compliance; therefore it is more important than ever for businesses to confirm that they are paying the correct amount of superannuation for employees.

Determining if an employer is paying enough superannuation requires correctly determining an employee's ordinary time earnings.

WHAT ARE ORDINARY TIME EARNINGS?

Employers must pay super contributions for eligible employees, at the current minimum rate of their ordinary time earnings, so they can enjoy the benefits of super in their retirement.

Ordinary time earnings, 'OTE', are generally what your employees earn for their ordinary hours of work. Ordinary hours of work are specified in an industrial award and/or enterprise agreement applying to an employee or through an employment contract. If ordinary hours are not specified anywhere, then they will comprise the normal, regular, usual or customary hours worked by the employee.

Overtime pay does not attract Superannuation Guarantee because this is generally paid for working outside the normal state ordinary hours for the employee and as such does not form part of 'ordinary time earnings'.

Allowances are also another area requiring close attention. When paying allowances employers need to determine if the amount represents an additional component of earnings or if it is really a reimbursement of an expense. Genuine allowances are included in ordinary time earnings and superannuation guarantee is payable. However, reimbursement of expenses is not considered ordinary time earnings and therefore does not create a liability for superannuation guarantee.

Other employee payments to consider when calculating ordinary time earnings are as follows:

- ***Annual leave*** - Included in 'OTE' - superannuation guarantee payable.
- ***Parental leave*** - Not included in 'OTE' - no superannuation guarantee payable.
- ***Termination payment in lieu of notice*** - Included in 'OTE' - superannuation guarantee payable.
- ***Termination payment for unused leave*** - Not included in 'OTE' - no superannuation guarantee payable.
- ***Performance/Christmas Bonus*** - Included in 'OTE' - superannuation guarantee payable.

It is important that you get superannuation contributions right because penalties for under- or late payment are severe. Penalties include paying the contributions anyway, paying additional interest as compensation to the employee and paying an administration charge to the Tax Office, loss of tax deduction and, more recently, directors' personal liability.

DIRECTORS LIABILITY FOR UNPAID SUPERANNUATION

From 1 July 2011, the director penalty regime will be extended to employee superannuation guarantee liabilities. This means that directors will become personally liable for any unpaid superannuation entitlements. This change in legislation will be a positive from an employee or trustee perspective if it makes directors more aware and more focused on their responsibilities concerning employee super but will have a significant impact on directors' risk of personal liability.

EMPLOYEE ELIGIBILITY FOR SUPERANNUATION GUARANTEE

Generally, you have to pay super for an employee if they are aged between 18 and 69 years and are paid $450 or more (before tax) in salary or wages in a month. It doesn't matter whether the employee is full time, part time or casual.

Employees who are under 18 years old must meet the above conditions and work at least 30 hours per week to be entitled to super guarantee. Employees who are aged 70 or over, are not entitled to any super guarantee.

It is important when calculating superannuation guarantee that you check the relevant paragraphs under your specified industrial award because some awards provide different calculation and eligibility requirements.

CONTRIBUTION REPORTING ON PAY SLIPS

In the 2011-12 Federal Budget, the government announced that from 1 July 2012, employers must report on employees pay slips, the amount of superannuation contributions actually paid into the employee's super fund. This means more compliance and reporting requirements for employers and while we anticipate payroll software packages will incorporate this into their next upgrade now might be a good time to start thinking and implementing this into your quarterly procedures.

Succeeding in Business
in Tough Times

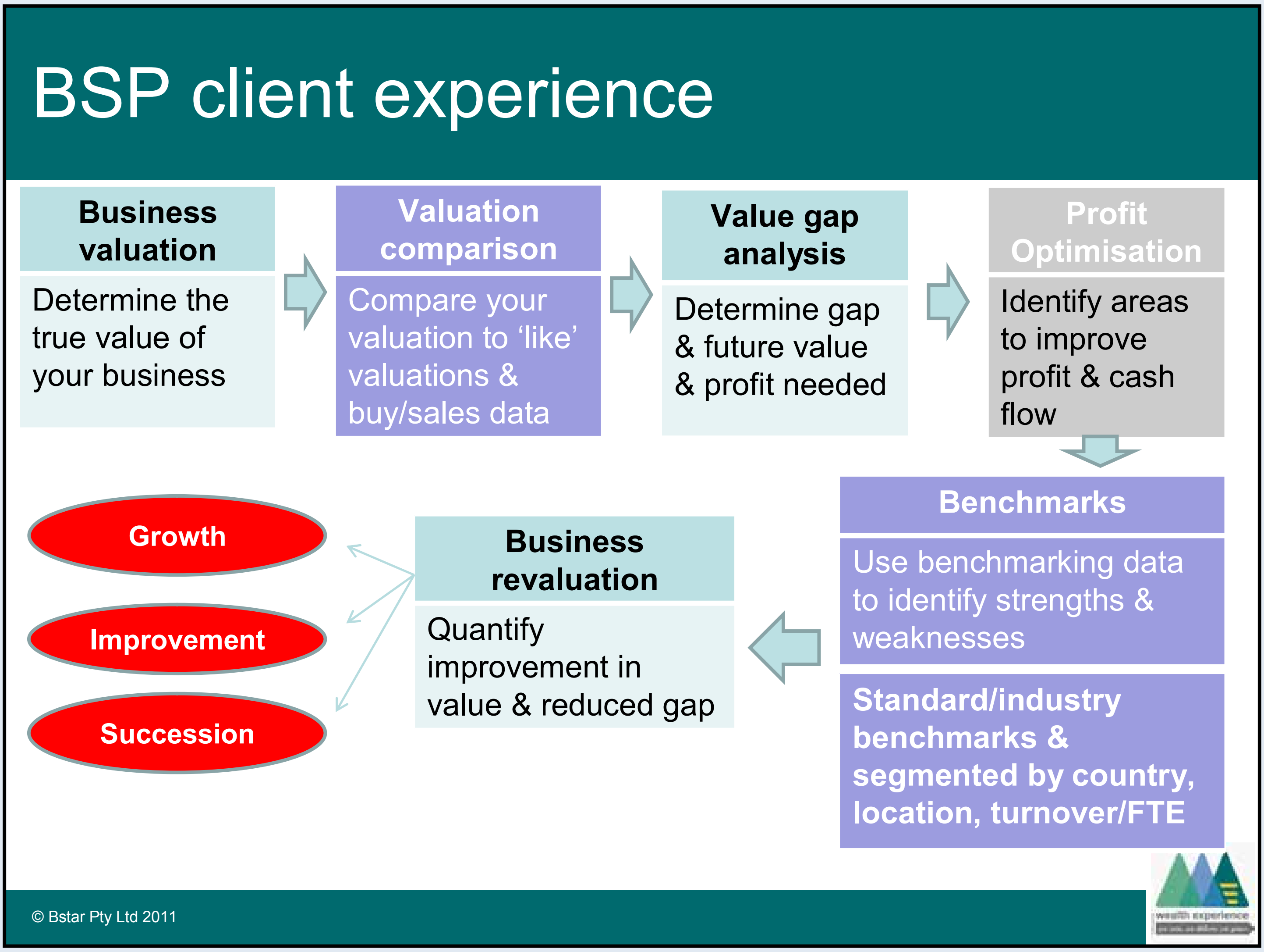
with **Scott Patterson** from
Wealth Experience Business Solutions

Anyone in business at present is certainly aware that trading conditions are not easy. We are definitely experiencing a two speed economy where the mining sector is expanding and much of the remainder of our economy is struggling or at least trading in "patchy" conditions. What then are the critical issues for people operating a small to medium sized enterprise and how do we address these issues?

The key needs of our valued business clients include the following:

- Growing sales & margins
- Improving profitability & cash flow
- Attracting new customers
- Retaining & motivating staff
- Better lifestyle
- Protecting personal, business & family assets
- Maximising return on capital at retirement & reducing value gap risk
- Building wealth in & away from their business

Our **Business Solutions Program (BSP)** provides our clients with solutions to these needs and much more. Addressing these needs involves a process of determining your business's current value and assessing that value in comparison to like valuations and sales data. From there your "value gap" can be determined between your current business value and your desired future value. In order to work towards bridging that gap we work with you to identify and improve your profit and cash flow drivers, while comparing your performance to selected benchmarks or key performance indicators. At regular intervals we then reassess your business value to measure and monitor the improvement and progress made. The ongoing focus is on business growth, improvement and planning for succession. Our focal point remains on our clients' future needs.



Cloud Accounting

with **Shanna Tosh** from **Power Tynan**

Could You Benefit From Cloud Accounting?

All too often we are on the receiving end of the following frantic call from clients:
'Help! My computer crashed and I've lost all of my data! What do I do?!' We've all been there before. The best of intentions to regularly back up our data doesn't always translate into a foolproof backup system. The result can often mean months of hard work down the drain and the daunting task of re-entering the data all over again. So ask yourself: when did you last backup? Where did you store your backup? (Did you take it away from the office)? How much time do you spend backing up, restoring and upgrading files each year? Cloud accounting software can eliminate this entire process.

Cloud accounting software is on-demand, subscription-based software accessible from anywhere in the world with the right browser and an internet connection. This means you are not tied to one location or PC. Your financial data is instantly accessible (via a secure login) to your work colleagues, bookkeeper, and accountant saving time and improving efficiency for all involved. Further, cloud accounting software such as Xero and First Accounts has automatic bank feeds so that transactions from your bank and credit card accounts are automatically downloaded daily (with all major banks) or at a minimum monthly (with some of the smaller banks and credit unions). All you have to do is login, allocate the amounts and your bank reconciliation is done. Bank rules can be created to automate regular transactions, which saves you even more time.

While most small businesses can benefit from the time savings and efficiencies of a cloud based accounting software, it is not a technology that is right for everyone. Lack of customisation, problems with integrating data from multiple applications where add-ons are required for more complex inventory and payroll, and lack of access to fast and reliable internet are all potential drawbacks.

So how much does it all cost and who are the providers? The market place is growing rapidly and most providers offer a 30 day trial. Xero, a newcomer to the market, has been designed specifically for the online environment. With Xero you pay between $29 and $49 per month depending on how many invoices you raise and how many bank transactions you reconcile each month. MYOB First Accounts costs from $25 per month and with Quickbooks Online Essentials prices start from $24.95 per month. Costs can vary depending on your payroll and inventory requirements.

For more information on which cloud accounting software could suit your business needs visit the following websites or contact your Wealth Experience advisor.

xero.com
myob.com.au/LiveAccounts
quickbooksonline.intuit.com

Wealth Experience launches another "Financial Solution for a Better Life"

After many years of searching we are pleased to announce the launch of our new property investment division. Known as Wealth Experience NPA Property Group (formerly known as New Projects Australia) it will be run in conjunction with the Toowoomba office of NPA Property Group. The new service will be managed by Dan Cuthbert who currently manages our Wealth Experience Leasing and Finance Division in conjunction with Simon Newman who is the South Queensland Regional Manager of NPA Property Group.

The service for our clients is really aimed at creating professional investors rather than just property owners. We see so many clients that have just purchased a property and once we looked into it there was no real research done as to why they purchased the property in that particular location, no advice sought on loan structure or property ownership, no taxation advice sought and no real plan as to what the client was trying to achieve. The NPA Property Group service covers off on all of these requirements and a lot more during the six stage process. This process is not time bound and is ultimately controlled by the client. We also review clients' existing property portfolios at no charge.

New Projects Australia is owned and managed by CEO Craig Whaley and is one of the larger property investment companies throughout Australia. They have an expanding network of consultants across the country all using their skills and knowledge to understand local market places and they share this knowledge with their clients. Their focus is on long term relationships with their clients whilst they assist them to build wealth and financial independence.

More importantly this now gives Wealth Experience the opportunity to offer another great service to our clients and assist us in our goal of creating "Financial Solutions for a Better Life". It also fits in perfectly with the other services we offer and continues to provide great convenience for our clients.

More information about NPA Property Group can be found at www.npapropertygroup.com.au.

We also hold regular seminars to introduce our service to our clients. To register your interest for a seminar please call us on 07 4681 6732. Please note these seminars provide education only and in no way have any sales attached to them.

Staff Spotlight

Baby News
Congratulations to Toni Jackson & her husband Mal on the safe arrival of Isabella Ruby, weighing in at 7 pounds 6 ounces. Both mother and baby are doing well.

New Faces
We have several new staff members at Wealth Experience since our last edition of the newsletter. Trish Jenkins is the firm's new HR manager, who comes to us with many years of experience in the human resources field.

Our Toowoomba office welcomes Steven Metzroth as a senior accountant who has four years' experience working in the taxation and compliance area.

Annalisa Bryen has commenced employment with our Stanthorpe office as a qualified accountant who has about seven years' experience in the financial field.

Patrick Wilson has commenced a position as a senior accountant and will be responsible for overseeing the taxation and compliance work in the Roma office. The Roma office also welcomes Cindy Colborne as the new receptionist and administration officer.

Staff Update
In other staff news, Stella Crisp of our Stanthorpe office has embarked on a six month overseas trip with her husband, but will be returning to work early next year.

Sharon Baldwin of our Toowoomba office has returned from maternity leave, where she will be working Monday, Tuesday, Thursday and Friday 12:30pm to 4:30pm.

Soccer Star!
Brett McEvoy of our Stanthorpe office recently won the Football Stanthorpe Player of the Year. Brett has scored a massive 28 goals this season while playing for local team Stanthorpe United. Congratulations Brett on this great achievement!

City to Surf
Mackenzie Elliott, Dan Cuthbert, Chelsea Brunckhorst & Amanda Kenafake of our Stanthorpe office competed in the 14km City to Surf run on 14 August in Sydney. Congratulations to Mackenzie, Dan, Chelsea and Amanda for their training and effort for this event!

Mackenzie Elliott - Apple & Grape 2012 Young Ambassador
As some of you may be aware, the Stanthorpe Apple & Grape Festival is being held in March 2012, and we are very proud to announce Mackenzie Elliott 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.
Mackenzie has many fundraising events coming up, including a $2 000 cash raffle ($2 per ticket), street stalls and a golf day. Watch this space for more details on these events!

All offices and divisions of Wealth Experience are throwing their full support behind Mackenzie and wish her well in her fundraising endeavours.

WEALTH EXPERIENCE GROUP

Power Tynan

RBS Morgans

Financial Solutions for a Better Life

A unique offering

Wealth Experience Leasing & Finance

Wealth Experience Superannuation Solutions

Wealth Experience Business Solutions

Wealth Experience New Projects Australia

Stanthorpe
142 High Street, Stanthorpe Q 4380
PO Box 321, Stanthorpe Q 4380
P 07 4681 6732 **F** 07 4681 2143
E info@wealthexperience.com.au

Toowoomba
298 Ruthven Street, Toowoomba Q 4350
PO Box 421, Toowoomba Q 4350
P 07 4632 9873 **F** 07 4632 0042
E info@wealthexperience.com.au

Roma
36 McDowall Street, Roma Q 4455
PO Box 1155, Roma Q 4455
P 07 4622 4345 **F** 07 4622 6456
E info@wealthexperience.com.au