



A warm winter welcome from the team

Market Update

The Australian share market surged over 3 per cent from May through to June, bringing the return for the financial year to 11.5 per cent. Global markets also had a positive year with Unhedged Global shares returning 11.9 per cent and Hedged 6.2 per cent.

Despite the turbulence of the past 12 months all major asset classes reported positive returns for the 12 months ending June 2019.

The Reserve Bank made the unprecedented decision to cut interest rates by 0.50 per cent over two consecutive months, decreasing the Cash Rate to an all-time low of 1.00 per cent.

The Governor of the Reserve Bank, Philip Lowe, in his address on the announcement encouraged the Government to do more to help stimulate the economy.



Above all, achieving your financial objectives requires a long-term focus, a willingness to be different from others, and a disciplined investment approach to regular rebalancing when and where it makes sense to do so.

Key take aways

- ✓ Expected returns for major share and bond markets are well below what we consider to be fair, particularly given recent movements.
- ✓ With lower expected returns, comes the increased likelihood of losses and heightened volatility.
- ✓ Our more favoured opportunities are:
 - Equities - Emerging Market, U.K. and Japanese equities.
 - Bonds - Emerging Market debt, short-dated U.S. bonds.

The current environment also warrants higher allocations to alternatives and cash.



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Returns figures.

Table 1: Mainstream asset class returns in Australian dollars – periods to 30 June 2019

Asset class	Returns*			
	1 yr	3 yrs (pa)	5 yrs (pa)	10 yrs (pa)
Cash	2.0%	1.9%	2.1%	3.0%
Australian bonds	9.6%	4.2%	5.1%	6.0%
Global bonds (hedged)	7.2%	3.1%	4.8%	6.6%
Australian property securities	19.4%	8.4%	13.8%	14.0%
Global property securities (hedged)	8.7%	6.4%	8.5%	13.8%
Australian shares	11.5%	12.9%	8.9%	10.0%
Global shares (hedged)	6.2%	12.8%	9.4%	13.1%
Global shares (unhedged)	11.9%	14.5%	13.3%	12.3%
Emerging markets (unhedged)	7.0%	13.3%	9.1%	7.7%

* Annualised returns. Past performance is not a reliable indicator of future performance.

Sources: FactSet, NAB Asset Management Services Limited.

Benchmark data: Bloomberg AusBond Bank Bill Index (cash), Bloomberg AusBond Composite 0+ Yr Index (Aust bonds), Bloomberg Barclays Global Aggregate Index Hedged to \$A (global bonds), S&P/ASX200 A-REIT Total Return Index (Australian property securities), FTSE EPRA/NAREIT Developed Index (net) hedged to \$A (global property securities), S&P/ASX200 Total Return Index (Aust shares), MSCI All Country World Indices hedged and unhedged (net) in \$A (global shares), and MSCI Emerging Markets (net, unhedged)



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Out of Office Visits

As many of you will know, there is nothing better Bron likes than being out on that dusty road!

Now, this maybe to get some relief from us, but honestly, visiting clients on their home turf is something she doesn't take lightly.

Rather, she sees these rural visits as real opportunities to better understand her clients and the issues they are facing.

Sitting down and having a cuppa with clients in their cosy kitchens promotes trust and openness.

Clients chat about potential possibilities for their businesses and their lives.

When Bron has a thorough and in-depth understanding of these, she can then suggest strategies that can help them get through their current issues, and eventually, reach the place where they want to be.

UNIQsol prides itself on treating every single client as an individual, because that is what they are.

No two situations are ever the same, but that is fine for a company that meets challenges head on, and always gets the desired outcomes for clients.



Moonie is a rich agricultural place known for its beef cattle and prime lambs.

Client Education



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Easy access to EOFY checklist

In our bid to make things easier for you, we now offer the simplicity, convenience and security of filling in documents online through our Nimbus Portal and through our new website www.uniqsol.com.au.

The list is fully editable online; you don't need to print anything.

Just download the documents, fill in where required and then email them back to us, or upload to your Nimbus Portal. It's that easy!

1. Go to www.uniqsol.com.au, select the 'Client Hub' drop down arrow, where you will find the list, or,
2. For your Nimbus Portal, go to 'Client Portal.' <https://aus.nimbushost.net/Nimbus/?Id=C133f1a78-225e-4e6c-81bc-451e69eb5e39> or access it from our website, select 'Client Hub' and then 'Access to Client Portal'.

As always, if you have any questions or need help, give us a call on 4192 8900.



Team Update

Meet Ashlee

Ashlee Gartrell has only been with us a few weeks and has already proved herself to be a valuable team member.

Armed with a Bachelor of Design and Communication, Ashlee is effectively using her administration and organisational skills to create and maintain our office systems.

She is passionate about efficiency, so she fits right in with the rest of us!

Ashlee likes to be one step ahead on all communications with clients, which she believes helps towards keeping good relationships between both parties.

A healthy learning curve comes with a new role, and she comments:

"Learning about finance and the complex relationships between various entities is a totally new challenge for me!"

Support for single touch payroll

Single touch payroll (STP) is here!

If you haven't already enabled your accounting software provider to lodge your single touch payroll, there is still time to do this.

Most accounting software providers such as Xero, MYOB, Intuit and Reckon, have easy to follow instructions to get you going.

If you are having trouble following the steps in your accounting program, please contact our office to get further support.

Single touch payroll will replace the end of year payment summaries that need to be filed with the ATO from 1 July 2019. Don't want to do STP? UNIQsol can lodge on your behalf; please give us a call now to discuss.



Outside of Liuzzi Street Ashlee veers towards the creative! She loves designing all types of stationery, and has previously worked on marketing and social media graphics and layout.

The recent purchase of her first home has no doubt boosted her creative streak, as she is busy creating a style and making it very much 'hers'.

One frame that will be on show in Ashlee's home is the one displaying the quote, "It always seems impossible until it is done" — a one liner that she credits for helping her through her studies.

Ashlee also enjoys time socialising with friends and family, camping and netball.



A few seconds could win you a trip to Fraser Island!!

We have recently spent a significant amount of time and resources developing our communications.

We think this is important as it allows you to keep up to date with what we are doing.

Our great new website is gaining in popularity and our Facebook and Instagram followers are expanding - but we **would like more!**

Enter the competition below and you could be relaxing pool side or taking part in the huge list of resort activities very soon ...

competition ends 30 August.

And on a lighter note...

The origin of the word 'budget'



- Origin 15th century England
- Used for pouch of bundle — and then for the actual contents in 15th century
- In 16th century referred to supply or stock, eg, 'a budget of news'
- Financial sense of budget first recognised in 18th century, relating to government spend