



On The Pulse

July 2020

SOLUTIONS OUTCOMES LIFESTYLE

Cool Winter News

Market Update

Index returns at end June 2020 (%)

Australian Equities	1 mth	3 mth	6 mth	1 yr	3 yr	5 yr	10 yr
S&P/ASX 200 Accumulation Index	2.61%	16.48%	-10.43%	-7.68%	5.19%	5.95%	7.80%
S&P/ASX Small Ordinaries Acc. Index	-1.95%	23.90%	-9.21%	-5.67%	6.10%	7.90%	4.57%
Global Equities							
MSCI World TR Index (AUD)	-1.00%	6.27%	-3.50%	5.39%	11.22%	9.89%	12.85%
S&P 500 TR Index (AUD)	-1.67%	7.16%	-1.05%	9.57%	14.79%	13.19%	16.34%
FTSE 100 TR Index (AUD)	-2.04%	-3.31%	-20.84%	-14.71%	0.29%	0.26%	6.37%
MSCI Emerging Markets NR Index (AUD)	3.50%	4.97%	-7.89%	-1.53%	5.63%	5.15%	5.40%
Real Estate Investment Trusts							
S&P/ASX 300 A-REIT Acc. Index	-1.22%	20.22%	-21.02%	-20.71%	2.33%	4.73%	9.37%
FTSE EPRA/NAREIT Dev. NR Index (AUD Hgd)	2.17%	8.59%	-22.51%	-17.63%	-1.89%	1.62%	8.14%
Fixed Interest							
Bloomberg Ausbond Composite 0+ Yr Index	0.31%	0.53%	3.53%	4.18%	5.57%	4.77%	5.60%
Bloomberg Ausbond Bank Bill Index	0.01%	0.06%	0.32%	0.85%	1.53%	1.73%	2.68%
Barclays Global Aggregate TR Index (AUD Hgd)	0.48%	2.27%	3.57%	5.18%	4.73%	4.76%	6.01%

Data source: Bloomberg & Financial Express. Returns greater than one year are annualised.
 Commentary regarding equity indices below references performance without including the effects of currency (unless specifically stated).

Reconciling the market disconnect

No doubt the share market performance over the quarter was unexpected returning 16.48% for the Australian and 6.27% for Global market. And while markets have shown strength, risks remain. The extent to which there is a disconnect between share markets and what is happening on the ground remains a focal point. Geopolitical risks, while ever present, continue to impact market volatility. Tensions between the US and China are elevated, and the outcome of the US presidential election in November remains uncertain.

All of this does however highlight just how quickly markets change and the importance of remaining calm when the market begins to fall. Liquidity and policy remain favourable as central banks and governments

continue to prop up economies via monetary and fiscal easing measures.

Finally, the rise in the number of COVID-19 cases domestically & globally continues to create uncertainty as to the shape of any recovery. An important factor in the coming months will be the extent to which governments continue with fiscal measures to support 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. If you would like to discuss our views or have any questions please don't hesitate to contact our office.

Team Update

Congratulations to Ashlee Gartrell on the safe arrival of her beautiful baby. Ashlee had a little boy Beau on the 5th June.



Beau

With Ashlee's departure, we welcomed our new Assistant to Accountant **Tanika Newton** to our team.

My career within the accounting industry started just over 4 years ago and my passion continues to grow every day. I joined the Uniqsol team in June and have been made to feel very welcomed. I am really enjoying working with the friendly and supportive team here.

During my down time you will find me with my partner, our daughter and our two German Shepard's exploring and enjoying the outdoors.

Tanika Newton
Assistant to Accountant



Tax Tips



If you have been working from home during the COVID-19 time you may be eligible for some further tax deductions. Head over to the ATO website to see what extra items you are able to claim this year - [click here](#).

Now that 30 June has past have you:

- reviewed your debtors list and written off bad debts?
- paid your super contributions?
- prepared for stocktake?
- purchased your wish list equipment to make good of the \$150k immediate write off tax deduction?
- planned your 2020 tax review?
- reviewed your HR records for July salary increases?
- prepared your rent CPI calculation? Paid any shortfall by 30 June?
- rolled over Farm Management Deposits?
- booked your COVID-19 QLD holiday?

If you need some help on how to finalise your Single Touch Payroll this year, please get in touch with us or see some further information on the ATO website - [click here](#).

Community Board

We would like to assure our Clients that we are still keeping up our safe procedures and practices in the office with hand sanitizer available in the office as well keeping our social distance in meetings.

We still have the option of Zoom meetings as well if you would prefer not to come into the office.

Please just let us know when arranging Meeting times.

Office Closure

Our office will be closed on Friday 7th August due to Team training. The office will be open again on Monday 10th August



Call us if you require any further assistance to help support your business in this time of uncertainty.

Call: 07 4192 8900

Email: admin@uniqsol.com.au