



Welcome to 2010, we trust you had an enjoyable Christmas and have started the year on a positive note.

Our focus again this year, is to keep you well informed of financial matters and more importantly, provide education and guidance on the most relevant and appropriate financial strategies for you, your family or your business.

There are a number of Federal Government reviews underway and planned for 2010 and we will keep you up to date of any changes that may affect you.

We welcome a call anytime to discuss any changes you have had in your own lifestyle or financial circumstances, and the impact of those changes on your plans.

We hope you have a successful and enjoyable year ahead.

Yours sincerely

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