

June 2008

Licence No: 2334

Issue 16

Newsletter Date— June 2008

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From the Director

Welcome to our quarterly newsletter. I'd like to thank all of you who have taken up the opportunity of our free loan reviews and are now benefiting from reduced interest and better structuring of your borrowings.

Given the current interest rate environment, we have been delighted to assist so many of you with your loans.

Remember, even if it's only an increase to an existing loan or a desire

to understand what the current options are in the market place, we are happy to provide you with relevant information.

We have two excellent money savers discussed in this months edition.

Firstly is the removal of Government Stamp Duty on mortgage documents—details of which are outlined below.

We are also delighted

to offer our customers a fantastic offer from The Good Guys Malaga. David, Leah and the team have offered a VIP package which enables you to purchase goods at cost plus GST only!!!! Read the flyer on page 2 for details on this amazing discount .

Finally, we are approaching tax time and remind you that if you need an introduction to a true tax professional, ask us. We can assist.

Changes to Mortgage Stamp Duty Benefit You

Thinking of refinancing your existing borrowings? Well there is some great news regarding changes to the Government Stamp Duty on Mortgage Documents.

These changes will make it more cost effective for you to take up the 'All About You' Financial Solutions offer of a free loan review at any time.

In the past, when considering moving lenders, one of the key

barriers was that you needed to pay the Government Stamp Duty again on your loan documents. This was a charge of 25c per \$100.

Effective 1 July 2008, this government charge has been abolished on both new loans and increases lodged after this date.

On an owner occupier loan of \$500,000, the government stamp duty would be \$625. Even more for investment loans totalling \$1250.

This presents a terrific opportunity to speak with one of our Finance Professionals and see if you have the right loan in the market for you.

Our service is both cost and obligation free for home loans and we can often save you thousands of dollars over the term of the loan.

Ring us on 9381 8311 for further information or assistance.



Nil Government Stamp Duty on mortgages can save you significant dollars and make refinancing your loans more affordable.

Special Offer—The Good Guys Malaga



DAVID VICARS
THE GOOD GUYS MALAGA

WOULD LIKE TO EXTEND AN INVITATION
FOR ALL CLIENTS OF

'All About You' Financial Solutions

www.allaboutyoufinance.com.au

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AND PURCHASE GOODS AT
SUPLIERS INVOICE PRICE + GST
ACROSS THE RANGE OF PRODUCTS STOCKED
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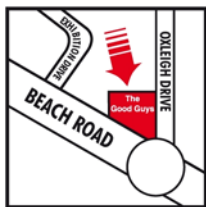
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WE'D
LOVE TO
SEE YOU!

CONDITIONS—OFFER ONLY AVAILABLE AT THE GOOD GUYS MALAGA STORE

Offer not applicable on:

Games, Game consoles, Ipod products, Accessories Catalogue or already reduced clearance tickets items

Gift Cards, Vouchers, Interest free purchases, No further discounts will be given on already discounted stock items

Cash, Eftpos, Cheque or Credit Card purchases only. Delivery is an additional fee and non negotiable. (Voucher Code: 'All About You' Financial Solutions).



Why see a Financial Planner?



Ring for us to organise an obligation and cost free initial appointment for:

- . insurances,
- . superannuation
- . retirement planning
- . Wealth generation

In this day and age, we are often confused by choices for our investment dollars and finding the right options can be time consuming and stressful.

How do you know the best option for you? Investments can involve a level of risk and for each of us, our risk profiles can differ significantly.

When we speak with our customers about their loans we often notice that they could use some help with their insurances, superannuation or

wealth generation strategies.

Given the specialised nature of this area, we can refer our customers to industry experts who we have a close affiliation with and whose customer service and philosophy equals ours.

Whether you are looking for a comfortable retirement, obtaining the most from your superannuation or managing your insurance risk, an overview of these areas can help.

If you would like to have a cost and obligation free initial consultation on any aspect of Financial Planning, Superannuation or Risk Insurance, please contact our office on 9381 8311 or via email contact@allaboutyoufinance.com.au and we will organise contact on your behalf.

Several 'Jen Lee' original art pieces are currently on display in our West Leederville office. Feel free to pop in for a look at these exciting pieces.



Interstate Loans

We have recently had a several enquiries from customers considering properties in the eastern states and whether or not we can assist with property purchases outside of Western Australia.

We are pleased to confirm that regardless of the location of your property within Australia (and sometimes outside

as well), at 'All About You' Financial Solutions, we can help you find the right solution for your personal needs.

So if you are considering looking at options anywhere within Australia, speak with us to obtain pre-approval and strengthen your bargaining power in advance.

Contact Us

'All About You' Financial Solutions — Making Loans Easy

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