



## CEO MESSAGE

It's hard to believe that it is already March! There has been so much going on at RV since we had the pleasure of seeing almost 400 of our valued clients at the pre-Christmas client briefing.

Two headlines have been dominating the news for the last few months - high levels of market volatility and the Royal Commission into Misconduct in the Banking and Finance industry. I thought I would take the opportunity to comment on both.

As 2018 ended, market sentiment shifted from 'reasonably optimistic' to 'cautious'. Fear of a slow-down in global growth has been priced into markets, and levels of volatility over the last few months have been at five-year highs. The US economy is slowing, interest rates are slowly rising, Central

Banks are printing less money, the US is in a trade war with China, and the oil price is down. But it's not all bad! This backdrop just means that the consistent synchronized growth we have seen in all markets over the last few years will be replaced by pockets of growth opportunities in certain assets in certain countries, and that is where the specialist fund managers we use often come into their own.

It is important to remember that this is the nature of investment markets, but often when we have prolonged periods of relatively smooth growth, we forget that growth-oriented investments can be volatile. Diversifying your retirement savings across specialist managers, asset classes, and working with your adviser to manage your income needs, should help to smooth the way through choppy markets.

**We thank you for your continued support and particularly those who refer others to us. Our business survives on delivering great service to our clients and those who our clients refer.**

The Royal Commission has shone a light on several unscrupulous practices by the big banks and a few large corporates, and we are supportive of any recommendations that improve the financial services industry for all Australians. The recommendations, which are likely to be implemented in full by both major

political parties, do however force a change in the way advice firms like RV get paid for the services we provide. This is particularly true for those clients from whom we receive a commission from the investments, rather than an agreed fee between RV and the client. We will discuss how this might impact you when you next come in for your review.

Finally, all our clients would have received a letter in December letting you know about our move away from our previous financial services licensee, ANZ/IOOF owned Millennium 3, to our own license, RV Wealth. This change took effect on the 18th February and we are excited about introducing new advice and investment solutions, as well as new ongoing service package options when you next come in for your review.

So, we thank you for your continued support and particularly those who refer

others to us. Our business survives on delivering great service to our clients and to those who our clients refer. Our job is to make sure you live the life you want in retirement, and we wish everyone all the very best in 2019!

**Nick Brinkworth**  
Chief Executive Officer

## Cyber Security

### HOW TO PROTECT YOUR PRIVACY

Written by Shannon Clarke



As technology advances faster than we can keep up with, so do the sophisticated 'cyber-criminals' – who exploit the rapidly changing processes and holes in security. It is important to know how to protect yourself online, how to recognise these scams if you are targeted, and how to report them to the relevant authorities.

### PROTECTING YOUR PRIVACY

- Keep your personal information safe and secure.
  - Limit sharing personal information on social media sites.
  - Check your online and bank accounts frequently and immediately report any suspicious activity.
  - Keep your computer software updated, including your operating system, internet browser and antivirus.
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We each get to choose the lens we see the world through every day ... If we can shift that mindset to positive it will ripple across everything in our lives.

# From peacekeeping to parenting

Former army Major and UN peacekeeper, prime ministerial adviser, AFR 2018 Women of Influence awards nominee, mother of two – as those who attended our recent client briefing heard, Matina Jewell has packed a lot into her life, but has no plans for slowing down. *Written by Richard Waters*

In her current role as a leadership strategist and inspirational conference speaker on resilience and change, Matina Jewell draws on the remarkable experiences that have shaped her own life to now enrich the lives of others. Having herself forged a stellar career in the male-dominated military, she now also mentors CEOs and helps organisations in traditional male industries, such as mining and construction, to evolve their thinking to offer more opportunities for women.

Matina's energy and relentless positivity permeate everything she does in her busy schedule. Yet her life isn't all about work: when not travelling the country on the conference speaking circuit, she returns to northern New South Wales to

her husband and two daughters, aged 3 and 6. Not that Matina's home life guarantees peace and quiet. "On stage I joke that dodging bombs and commanding 500 soldiers in wartime is a walk in the park compared to raising children."

As a leader, Matina's credentials go back to her childhood. She represented Australia in two sports during her teens and captained every team she was in, and it was sport that led to the revelation that changed her life. "At 16 I toured China playing volleyball, which was my turning point. I'd had an idyllic childhood in regional Australia, but now I was seeing intense poverty. This opened my eyes to how lucky we are in this country, and how I'd taken for granted such basic things – like fresh water out of the tap, a house, fresh food."

Matina resolved to pursue a career that would draw on her leadership skills, love of teamwork and desire to be involved in humanitarian aid. She also wanted a university education, but didn't want her parents to bear the financial burden. The Australian Defence Force seemed like the perfect fit.

Her 15-year military career was nothing less than trailblazing. She worked with the SAS and American Navy Seals, tracked down militia leaders in the Solomon Islands and smuggler ships in the Arabian Gulf, fast-roped from helicopters, and became the first woman in the Australian Army to complete the arduous Navy diving course.

She was then selected as a United Nations peacekeeper in Syria and the Lebanon. In 2006, towards the end

of her tour of duty, the fragile truce broke and the Israeli army began bombarding Hezbollah positions around the UN patrol base. Under fire, Matina and some of the other UN personnel made a dangerous dash for the coast, during which their vehicle took evasive action and she suffered major spinal and internal injuries that eventually forced her to leave the military.

Having already been the subject of two memorable television documentaries including the ABC's Australian Story, Matina's life is now to be brought to a global audience, with an Australian-made feature film of her experiences currently being scripted. "It's a sort of crazy but wonderful thing to happen in your life," laughs Matina. "And," she adds more sombrely, "it's an opportunity to honour my team mates who didn't make it through the Lebanon war. It's a story about all the people who risk their lives to create peace in unsettled parts of the world."

For someone with first-hand experience of the horror and tragedy of poverty and war, Matina

**"Young children wake each day with a positive attitude and that helps me say to myself 'yep, whatever's happening today it's okay – we can work it out.'"**

retains an infectious optimism about life, which fuels one of her key messages as an inspirational speaker. "One of the things I share with my audiences is how lucky we are to be Australians and how we each get to choose the lens we see the world through every day. We've got so much to be thankful for – but we get all bent out of shape with our first world problems. If we can shift that mindset to positive it will ripple across everything in our lives."

"I guess that's my attitude now as a mum. Young children wake each day with a positive attitude and that helps me say to myself 'yep, whatever's happening today it's okay – we can work it out.'"

[www.matinajewell.com](http://www.matinajewell.com)

## CYBER SECURITY continued

- Never use links included in suspicious emails, or download attachments.
- Perform online payments only on secure websites (check the URL bar for the padlock and https) and using secure connections (choose a mobile network instead of public Wi-Fi).
- If in doubt, call your bank/the ATO/Centrelink directly. Take your time, do your research - these types of scams often use urgency to cloud your judgement.

### RECOGNISING SCAMS

- Closely examine the letters/emails: check for inconsistencies and spelling/grammar mistakes.
- 'Dear Customer' – legitimate corresponders should know your name.
- Be mindful of the senders address; for example an email from jake-154paypal@hotmail.com should indicate that it is not a real email from PayPal.
- Research online with a quick Google search, using a brief summary of the suspicious activity, the phone number, email address etc. If it's a scam, you will be able to find someone who has fallen for it.

### REPORTING SCAMS

- If you think you have provided your information to a scammer, contact your bank immediately.
- Even if you haven't been taken by the scam, still take the time to report it. You may prevent others from falling victim.
- Report scams to the Australian Competition & Consumer Commission (ACCC) at [www.scamwatch.gov.au](http://www.scamwatch.gov.au)
- Download the ACCC's Little Black Book of Scams for further reading.
- Contact your Adviser at Retirement Victoria.

## Super's new work test exemption

The Australian superannuation system is designed around saving for retirement.

Written by Colin Lewis, Head of Technical Services



The 'sole purpose test' – a cornerstone of super law that drives this position – ensures that a super fund is maintained for the purpose of providing benefits to members upon their retirement, or attaining age 65, or for beneficiaries if a member dies.

So, apart from a recent deviation where the Government allowed measures to address housing affordability to creep into the system with the First Home Super Saver Scheme and 'downsizer contributions', getting money into (and out of) super centres around retirement and the arbitrary ages of 65 and 75.



To read more about existing contribution rules and new rules coming into effect from 1 July 2019, visit [www.retirevic.com.au/news](http://www.retirevic.com.au/news)

## CLIENT PROFILE

# Robin Parkinson & Judy Paterson

For Vietnam War veteran Robin Parkinson, a chance encounter at an army reunion sparked an opportunity for him and his partner Judy Paterson to take up a new activity in their already busy lives that has proved highly rewarding – or as Robin puts it, “We get a warm feeling walking out at the end of each day!”

Written by Richard Waters

RV clients Robin and Judy spent their working lives as high school teachers, Robin in physical education and Judy in home economics. After retiring from full-time work in 2000 when he was 55, Robin did part-time teaching “and other bits and pieces”, including a stint in Darwin at the Institute of Sport. “I retired when I did because there were superannuation benefits in doing so,” says Robin.\* “But I’d always intended to keep doing a bit of teaching here and there.”

Robin’s early teaching career was disrupted when he was conscripted into the army in 1965 via the Australian Government’s date-of-birth-based ‘lottery’ selection process. “I was studying physical education teaching at Melbourne University, and wasn’t happy to have won that lottery! I spent two years in the army, including eight months in an artillery unit in Vietnam.”

Ironically it was at an army reunion in Sydney in 2010 that he and Judy learned about the Hoc Mãi Foundation and how they could use their teaching experience to give something back to the people of Vietnam. The foundation enables groups of Australian doctors to visit hospitals in Hanoi and support the local medical staff. With nursing also on the program at Hanoi Medical University, Robin and Judy signed on as volunteer educators, teaching conversational English to the trainee nurses.

They also learned about two other charitable initiatives in Vietnam: the Vung Tau Orphanage and the nearby Long Hai Learning Centre. The orphanage provides a refuge for 70-80 children while the latter educates underprivileged children and equips them with skills to find work when they leave.



Robin (left), Judy, and fellow volunteer with first year nurses at Hanoi Medical University

Every year, Robin and Judy visit Vietnam as volunteer educators, starting with the nurses in Hanoi. “The teaching part only runs for a week, but it’s pretty full on – we get a lot done,” says Robin. “The nurses are so grateful – they get so much out of it, they really appreciate you being there.”

**Every year, Robin and Judy visit Vietnam as volunteer educators, starting with the nurses in Hanoi... “The nurses are so grateful – they get so much out of it, they really appreciate you being there.”**

They then travel to the far south of Vietnam to visit the orphanage and school, which are located in an area where many Australian soldiers were based during the war. “We provide financial support, but also help out generally and run sporting events. We ran a three-week swimming session there a few years ago. They love their badminton and volleyball at the school, so we help them out there.”

At home in Geelong they both keep very busy. “We stay physically active,” says Robin. “We go to the gym, swimming, I play golf, and we do a lot of travelling. We seem to fill our time pretty well!”

\* A person’s superannuation preservation age (the date they can access their super, provided certain other conditions are met) depends on their date of birth. Under the current rules (March 2019), anyone born after 1 July 1964 has a preservation age of 60.

## Small Change



### MAKE AN APPOINTMENT:

To arrange an appointment with your RV adviser please phone 03 9820 8088



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