

ROE NEWS

W I N T E R - J U L Y 2 0 2 0

A SUMMARY OF WHAT WE HAVE BEEN UP TO

*We are back in the office
after our team worked
remotely during SA's
COVID isolation period*

*Certainty Advice
Accreditation for Anthony,
Stuart & Tom*

*A new staff member,
Arabella, joins us*

The office goes Solar

"The cure of the part
should not be attempted
without treatment of the
whole."

- Plato

Certainty advice accreditation



Over the last twelve months we have been working towards obtaining *Certainty Advice* Accreditation. We are proud to say that Anthony, Stuart and Tom have now achieved this accreditation.

Certainty Advice is a framework that aligns our advice with our clients unique best interests and their future path. The framework assists us to provide specific tailored advice that is valuable to our clients, assisting them with all of life's major transitions and complexities. This fits very well with our advice philosophy which we have adapted into our business over the last decade or more. Feel free to speak to us about this process and what it may mean to you, or visit certaintyadvicegroup.com/ for more information.

ROE
FINANCIAL

Looking after you

Covid19 update

It has been a very big six months for us all; clients and our business included. We hope everyone is coping with the various restrictions in Australia and Worldwide, and things are gradually starting to improve for everyone wherever you are. Some of our interstate and overseas clients are still certainly experiencing some difficulties with the COVID-19 restrictions, our thoughts are with you all. Thankfully, here in South Australia, we seem to be better off than many other places and we hope that continues.

We ceased running the business from our physical location for roughly six weeks where our team was fortunate enough to continue working safely from home. Thankfully, we are now all back in the office, and back to normal procedures. During this time we broadened our services to include zoom (online video chat) and video meetings to stay in touch with our clients - which has been very beneficial for many clients who have enjoyed the new experience of keeping in touch. This has proved to be an efficient way to communicate; both for us and our clients.

We have also trialled, where possible, the use of electronic signatures to remove the impact of clients having to print, sign and scan emailed forms. Thank you to all clients who have helped participate in this trial. We feel the introduction of electronic signatures and zoom video meetings will increase the efficiency of how we can communicate and work with our clients in the future.

We welcome a new member to our team

We welcome a new member, Arabella Fleming, to our team who has recently graduated from Flinders University with a Bachelor of Commerce. Arabella will be assisting Jenna and the advisers implement and provide good and efficient services to our clients. Arabella is on the path to become an adviser over the coming years and is currently studying a Graduate Diploma in Financial Planning. It is great to have Arabella onboard assisting Jenna and the team.





Solar for the office

We went solar! We have just commissioned a 16kw solar system, which is designed to reduce our energy consumption in the office, although in winter and early days, it appears that the calculations we did prior to installation will be accurate, and it looks very promising that our net energy consumption from electricity will be Nil.

The Economy

What does the next six months hold? Well, it looks like an interesting six months ahead with a number of international events occurring which may impact our economy, and with the South Australian and Nationwide economic support from the Government coming to an end in September. We would suspect there will be various extensions to this support from the Government - in what form? Time will tell.

Where to from here?

It seems that the only clear way forward will be for improved treatments for the virus and the elusive vaccine. Until this is available, it appears there will be various outbreaks and trouble spots causing more uncertainty and restrictions. There have been some winners and unfortunately, some losers from this pandemic, seeing some seismic shifts in the way some businesses and our lives will be conducted in the future. Adaption and recognising trends have and will be the key for business survival.

Keeping informed

In this economic environment, it is becoming tougher than ever to obtain low risk returns on many investments with unprecedented low interest rates, and the flow on effect to other investments that this causes. Our team has been working to navigate this for our clients where possible, considering alternatives that are available. We have recently engaged the services of the *Lonsec* research team to assist us in providing the best designed portfolio mixes for our clients. Not to mention the extensive amount of research and educational

opportunities the whole team has been participating in to keep informed and at the top of our game.

Reviewing your portfolio

Over the coming months, in the normal course of reviews, we expect some significant fine tuning on many of our client's portfolios to ensure that we are constructing appropriate portfolios to assist in achieving our clients' long term objectives. Given the changes that have occurred in the investment space, we would fully expect most portfolios to have some structural changes. This will be discussed at our clients' next review meeting with the advice team.

Contact us

If you have any concerns or questions in the short term, please do not hesitate to contact us. As normal, our review invitations will be sent out at your scheduled review period. Appointments can be made via our online booking system or you can also give us a call.



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BOOK AN
APPOINTMENT

We thank our clients for some fantastic referrals over the last six months. Business is continuing to thrive despite everything that is being thrown at the financial planning industry, and we look forward to future growth in the next 12 to 18 months.



Looking after you

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