

THE ADVISER

AUTUMN 2024

LOSING A LOVED ONE

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PLUS THE REGULARS:

PUZZLER
BOOK CLUB
IN THE KITCHEN



Without a second thought, 2024 seems to march onward faster than years gone by. As we power into Autumn, it is a time to reflect with Easter and Anzac Day upon us. It is important to note that our office will be closed on Good Friday (29 March), Easter Monday (1 April), Anzac Day (Thursday, April 25) and also on Friday, April 26. Your adviser will be available in a limited capacity at this time so it is best to call their mobile or text.

This quarter, we also get to celebrate the best of SA with the arrival of Mad March. If you're heading out to the Fringe, the Adelaide Festival, WOMAD or another event, we hope you have the most amazing time. March also sees Werner celebrate his birthday. From everyone at Watzdorf Financial Planning, we wish Werner a very happy birthday!

In this issue, we turn our attentions to three of life's defining moments - the shattering experience of losing a loved one, saying goodbye to working life as you embark on retirement and planning for one of the most special days of your life when you say 'I do'.

There are three special recipes to make mum's day extra special for Mother's Day (Sunday, May 12 for those clueless kids and dads playing along at home - don't say we didn't warn you!), as well as special Mother's Day book club selections (wink, wink, hint, hint) and the usual puzzles, including a special Oscars themed quiz and word search.

Happy reading!

The Team at Watzdorf Financial Planning

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Bread



CALENDAR OF EVENTS



20 MARCH
MIRIAM MARGOLYES:
OH MIRIAM! LIVE



21 MARCH
GLADYS KNIGHT:
THE FAREWELL TOUR



29 MARCH - 1 APRIL
EASTER



7 APRIL
ALDINGA AIR SHOW



24 APRIL - 31 MAY
TINA: THE TINA TURNER
MUSICAL



12 MAY
MOTHER'S DAY

LOSING A LOVED ONE

One of life's greatest challenges is the loss of a loved family member – particularly a long-term spouse or partner. Knowing where to start can be a big help at this difficult time.

When a loved one passes away

The loss of a loved one can see you juggling multiple balls at once. There is a lot to deal with and, at a time of immense grief, it can help to talk to your solicitor and financial adviser, who can help you manage important tasks like locating and honouring your loved one's will.

The will may discuss funeral preferences, so it is worth locating it as soon as possible after your family member's death so you can take appropriate steps. If you find it too hard to make funeral arrangements yourself, a close relative or friend or the executor of your loved one's estate can make the necessary arrangements on your behalf.

Organising a funeral

Funerals can be expensive, in general costing upwards of \$4,000, although this varies depending on the type of funeral. Your loved one may have had a prepaid funeral arrangement in place. If so, this will certainly help to manage the cost.

Bear in mind, the funds held in your loved one's estate, such as super savings or a life insurance policy, may not be released in time to meet the immediate funeral expenses, although you may be reimbursed at a later stage.

The deceased's bank may release funds from his or her account to help cover funeral costs. You will need to provide the bank with an original funeral tax invoice or tax receipt to access these funds. If there isn't enough money available in the accounts to pay the full funeral bill, you may be able to make a partial payment with the



money that's available.

Time to think about organising your own funeral?

The loss of a loved one can sometimes prompt people to consider what steps they can take to organise their own funeral and relieve their adult children of the burden. Your financial adviser can help here.

Pre-paid funeral plans are available that let you pay for your funeral in advance via instalments. Do check what happens if you change your mind about the plan, as you may not be able to get your money back.

Administrative tasks following the loss of a loved one

You are likely to need to wait for probate to access and close the deceased's bank accounts. Probate is a document issued by the courts confirming a will has been validated and the executor of the will has the authority to administer the estate.

Financial institutions usually need to see at least one of the following documents as proof of death: a death certificate, medical certificate, funeral bill, solicitor's or coroner's letter, grant of probate, letters of administration or a probate bond.

If you have a joint bank account with the deceased, the account can still be operated by you, as long as you are a signatory to it.

Handling the remainder of your loved one's estate is the task of the executor. He or she is responsible for maintaining, disposing of or distributing the deceased's assets in line with the will.

If there is no will - in other words your loved one has died intestate - the estate will be distributed in line with the state government formula that applies in your state or territory.

Updating your own will

Sadly, the death of a loved can be a powerful reminder of our own mortality and once you feel up to it, it is important to update your own will. This allows you to state quite clearly who you would like to inherit your estate and removes the need for guesswork or conflict when you pass away.

Planning your own future

As hard as it may be to think about the rest of your life without a loved one, it is important to consider the best options for your future. Allow plenty of time to grieve before making decisions and be sure to discuss your plans with family, friends and your financial adviser.

Looking further ahead, you may feel that now is the right time to downsize your home or move into aged care.

Talking to your financial adviser is an important step in helping you make decisions during this period.

By BT
<https://www.bt.com.au/personal/your-finances/manage-personal-finance/losing-a-loved-one.html>



FIVE THINGS TO CONSIDER IF YOU'RE RETIRING THIS YEAR

You've spent years saving and planning for your retirement only for a market downturn to spark worry about whether now is the right time. Not only will you be grappling with the idea of spending more time with your partner and contemplating your new daily routine, but you now have the added concern about whether you'll have enough money to live the retirement you've dreamed of.

As you approach retirement, you should think about how to protect your nest egg over the coming years. Ensure your retirement strategy is still the right one for your circumstances, whether that's how you're invested, ways to create an income stream or eligibility for the Age Pension.

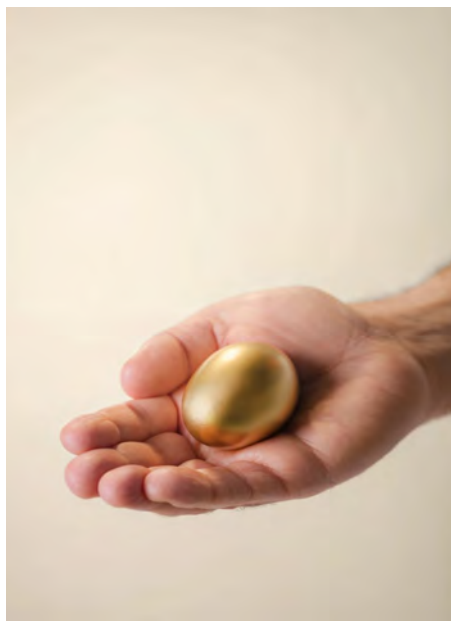
We've put together a list of five things to consider if you're retiring this year.

1. Remember the 10/30/60 rule

The 10/30/60 rule suggests your retirement income comes from three sources.

- 10% from money you saved during your working years.
- 30% from investment returns before you retire.
- 60% from investment returns during your retirement.

To achieve your retirement goals, it's therefore critical to earn a good



return on your money while you're retired, not just while you're making contributions. In early retirement, most money you withdraw comes from your investment returns, only later do you start drawing down on your capital.

So, even if your super balance has dropped in recent months, it's not all bad news. There's still plenty of time for your investment to continue to grow while you enjoy life as a retiree.

2. Invest wisely

Having the right mix of assets is essential during your working life and when you retire. The 10/30/60 rule clearly shows why.

Many people mistakenly think once they retire their money stops

growing. But a sound long-term investment strategy should keep your nest egg growing as you start to withdraw from it, based on your investment timeframe and tolerance for risk.

Including growth assets (shares and property) potentially allows you to generate higher investment returns and therefore prolong the need to draw down on your capital. Plus, being too cautious might mean your money doesn't generate enough growth and your retirement savings may not last throughout your lifetime. Ensuring your super is well-diversified can help smooth out and reduce the volatility of returns and severity of any negative periods.

3. Be market aware

No-one knows how share markets will behave in the future. After all, who could have foreseen the COVID-19 pandemic – a health crisis with such devastating economic consequences.

However, history shows us markets are cyclical. The challenge for pre-retirees is how to manage an unexpected market downturn close to their retirement date.

Having an eye on financial markets as well as a good relationship with a financial adviser can provide reassurance during difficult times. But that doesn't mean you shouldn't adapt to changes in ►

market conditions as you approach retirement, regardless of whether markets are booming or declining.

4. Consider a transition to retirement strategy

If you're asking yourself, "when can I retire?", you could consider a transition to retirement (TTR) strategy. If you've reached your preservation age and you're still working, it could be an effective way to reduce your working hours without reducing your income.

Work fewer hours and use a TTR pension to supplement your income.

Salary sacrifice some of your salary into super and use a TTR pension to replace the lost income, even if you continue working full-time.

The taxation benefits of TTR is one of the big drawcards.

If you're aged over 60, any money you receive from a TTR pension is completely tax free.

And even for those under 60, when you salary sacrifice or make a voluntary concessional contribution into your super, these are taxed at the concessional rate of 15%. Plus, all earnings are also taxed at 15%, rather than your marginal rate.

The other advantage of TTR is the ability to use the income to pay off non-deductible debt like a home loan or credit cards. This could reduce your overall financial burden or even remove it completely by the time you retire.



5. Take your time

If you're thinking about retiring this year, make sure you've given yourself time to plan properly – and that includes planning for the unexpected.

The Government gave retirees a helping hand during the pandemic and reduced the minimum pension drawdown rates. This meant they weren't forced to sell their assets at a time when their value was reduced just to fund their income stream.

But this is unlikely to be the case in every market downturn.

A major risk facing all pre-retirees is sequencing risk – the risk that the timing of withdrawals from super will damage your overall return because financial markets fall

in the years leading up to your retirement. You may choose to delay retiring, reduce your spending, postpone travel plans or make different lifestyle choices.

Good financial habits hold true in retirement as well as when you're working. So, think about how your living expenses will change when you retire and make sure you have enough accessible cash to cover a couple of years ahead. It's the same as having emergency funds while you're working to cover daily essentials and means if financial markets drop again or continue to be volatile, you won't have to sell assets at a low price.

Keep the dream of retiring this year

There's no one right answer to the question "when can I retire?". Your circumstances will let you know when the time is right for you.

Financial markets will always fluctuate so have a plan you're comfortable with and follow it. Invest according to your risk tolerance and find the appropriate balance between short-term accessible cash and long-term investment growth so you can enjoy a long and happy retirement.

By BT
<https://www.bt.com.au/personal/your-finances/retirement/retiring-this-year.html>





THE WEDDING PLAN

Making a commitment to share your life with another person is a significant milestone, and there is a lot you can do to manage your money as a couple.

Manage your money as a couple

The earlier you start having conversations about your shared finances, the easier it is to establish shared goals and strategies to reach them.

Single or joint accounts?

There is a variety of ways you and your other half can manage your combined finances. Some couples choose to keep their money entirely separate, others pool everything together, but for many couples it's a case of achieving the best of both worlds by having individual accounts as well as a joint account.

Often couples would open a joint account to use the money for things such as shared household bills, and limits on the amount the couple can each withdraw without first discussing it with the other half. Consider having two signatories for withdrawals. It's not always practical, though it will protect your stake of the account balance if the relationship hits a rift.

You may not want to give up your financial independence entirely. Maintaining an account in your own name means you could have more control over how you spend your money.

Whatever works for you as a couple.

How much does a wedding cost?

The sky is the limit when it comes to weddings, and while Australians spend an average of \$54,295 on their wedding, you could get away with far less – or spend considerably more. The key is to plan ahead and aim to pay for as much of your wedding as possible up front. The last thing you need is to head into married life laden down with debt.

Setting your wedding budget

No matter whether you want your wedding to be a blockbuster celebration with hundreds of guests or a small intimate affair, it makes sense to establish a wedding budget. Not only does this let you manage the cost of the wedding, it helps pinpoint areas where you could cut back to have a bit more to spend on other aspects of your special day.

Your wedding budget can also form the basis of your 'to do' list to ensure nothing is overlooked.

Tips to save for the big day

- **Make key bookings early.** Like your wedding venue and reception, and explore options of payment (e.g. pay the cost gradually, pay up front).
- **Lay-by your wedding gown or men's attire.**

It's a way to avoid interest charges. Or think about a pre-loved gown to enjoy big sav-

ings (after all, it's only been worn once before!).

- **Consider holding your wedding on a weekday.**

You'll pay far less for a reception than if you get married on a weekend.

- **Open a high interest savings account.**

It's a great place for you and your partner to grow a wedding fund.

- **Ask friends and family to fund a particular aspect of your wedding in lieu of a gift.**

Small contributions quickly add up, like paying for invitations, or the groomsmen's corsages. It makes your wedding affordable, and helps the people who matter to you get involved – and you won't be lumbered with half a dozen electric fry pans as gifts.

Changing your last name

If you plan to take on your spouse's name, you will need to apply to the office of births, deaths and marriages in the Australian state or territory in which you were married. Once you receive your formal marriage certificate, be sure to notify your key financial institutions of your name change.



Personal insurance and health insurance as a couple

When you become a twosome, it's important to look at some insurance. You may choose to take out health insurance as a couple. It could mean saving on premiums though be sure to check if any penalties apply if you bail out of your current health fund.

Be sure to review your personal insurance cover too. You need to be confident you both have sufficient cover in place to allow your other half to be financially comfortable if anything were to happen to you. This is especially important if you take on major commitments like a home loan or start a family.

Organise your will

None of us like to consider our own mortality – especially if you're about to get married, but having an up-to-date will is essential when you are

part of a couple.

Your solicitor is probably the best person to draft a legally binding will. It may not be a good idea to rely on do-it-yourself will kits as there is too much at stake if any aspect of your will is not legally binding.

Your superannuation is normally distributed directly to your dependents (e.g. spouse or children) after you die and does not form part of your estate. Thus where eligible, you should complete a binding death nomination and lodge it with your super fund to state quite clearly who you would like to inherit your super. Your will should still make allowance for your superannuation.

Saving for a honeymoon

It makes sense to start saving for a honeymoon as soon as you decide to tie the knot. This gives you more time to tuck money aside so you won't have to turn to a personal loan or credit card to pay for your

trip.

Decide where you would like to go, compare prices for accommodation, airfares and other costs like dining out, day trips and souvenirs to arrive at a total cost for your honeymoon. Now, work out how much you need to set aside regularly to meet the cost before your head off.

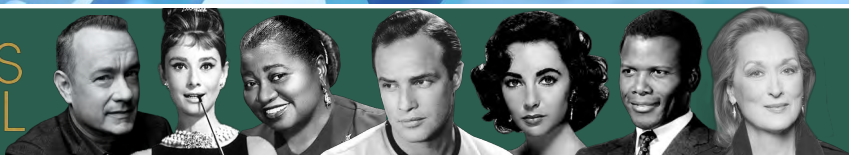
There is an option of seeing a financial adviser as a couple

Working with a financial adviser can be a great way to help understand each other's financial goals. Your adviser can assist you create a joint financial plan that lets you work together to achieve your shared dreams.

By BT
<https://www.bt.com.au/personal/your-finances/manage-personal-finance/getting-married.html>

? PUZZLER

? TRIVIA OSCARS SPECIAL



- 1 Who holds the record for the most awards won by a person?
- 2 Katherine Hepburn won how many Academy Awards for Best Actress?
- 3 In what year did *Forrest Gump* win Best Picture?
- 4 Which actress claimed she named the Oscar in 1936 because the statue's rear reminded her of her first husband?
- 5 What film won the first ever Best Picture award?
- 6 How many Oscars has Tom Cruise won?
- 7 What three films hold the record for most nominations received?
- 8 Joan Crawford won her only Oscar for what movie?
- 9 In 1973, which actor refused his Oscar for Best Actor?
- 10 In 2017, an 'envelope error' saw *La La Land* incorrectly named winner of Best Picture. What film was the correct winner?
- 11 What was the first animated film to win an Oscar?
- 12 In her acceptance speech for Best Actress, what actress famously said "I can't deny the fact that you like me - right now, you like me!"?

Answers on page 9



? PUZZLER

SUDOKU

HOW TO PLAY:

To complete the puzzles below, fill in all squares in the grid so that each row, each column and each 3x3 box contains all numbers from 1 to 9 inclusive.

EASY

	7			2			4	6
	6					8	9	
2			8			7	1	5
	8	4		9	7			
7	1						5	9
			1	3		4	8	
6	9	7			2		3	8
	5	8					6	
4	3			8			7	

HARD

		9				8			
1									3
				9				8	
		5	7	8					9
3						9	1	6	
				3		5			
7									4
				2		7	5	9	

PUZZLE SOLUTIONS ON PAGE 9

WORD JUMBLE

HOW TO PLAY:

Rearrange the letters in each row to form a word. Write your answers into the blank grid. The first letter from each word will spell the mystery word.

CAVNAYC

OBAANND

MABELGD

STULGIE

REALGEY

? UZZLER

* WORD SEARCH

HOW TO PLAY:

Find all the Best Picture Oscar winners listed below in the grid. Words can be written in any direction. Puzzle solution is at the bottom of this page.

B	S	U	C	I	S	U	M	F	O	D	N	U	O	S	E	H	T
E	D	R	I	V	I	N	G	M	I	S	S	D	A	I	S	Y	N
N	A	M	E	R	I	C	A	N	B	E	A	U	T	Y	A	R	R
H	R	H	S	A	R	C	A	L	L	A	B	O	U	T	E	V	E
U	G	A	A	M	Y	F	A	I	R	L	A	D	Y	P	O	E	V
R	O	H	C	E	E	P	S	S	G	N	I	K	E	H	T	T	I
I	T	I	C	A	S	A	B	L	A	N	C	A	S	D	I	I	N
H	H	K	E	M	G	L	A	D	I	A	T	O	R	R	T	S	I
D	E	Y	B	P	M	U	G	T	S	E	R	R	O	F	A	A	M
N	H	W	E	S	T	S	I	D	E	S	T	O	R	Y	N	R	S
A	B	E	R	E	H	T	A	F	D	O	G	E	H	T	I	A	R
G	O	N	E	W	I	T	H	T	H	E	W	I	N	D	C	P	M



Gone With the Wind
Rebecca
Mrs Miniver
Casablanca
All About Eve

Ben-Hur
West Side Story
My Fair Lady
The Sound of Music
The Godfather

Gandhi
Driving Miss Daisy
Forrest Gump
Titanic
American Beauty

Gladiator
Crash
The King's Speech
Argo
Parasite



PUZZLE ANSWERS

SUDOKU - HARD

4	6	3	2	8	7	5	9	1
7	8	5	1	9	6	2	3	4
9	2	1	3	4	5	8	7	6
3	4	2	5	7	9	1	6	8
8	1	9	4	6	3	7	5	2
6	5	7	8	2	1	3	4	9
5	3	4	9	1	2	6	8	7
1	7	8	6	5	4	9	2	3
2	9	6	7	3	8	4	1	5

SUDOKU - EASY

4	3	2	5	8	6	9	7	1
1	5	8	3	7	9	2	6	4
6	9	7	4	1	2	5	3	8
9	2	6	1	3	5	4	8	7
7	1	3	2	4	8	6	5	9
5	8	4	6	9	7	1	2	3
2	4	9	8	6	3	7	1	5
3	6	1	7	5	4	8	9	2
8	7	5	9	2	1	3	4	6

TRIVIA

- 1) WALT DISNEY
- 2) 4
- 3) 1995
- 4) BETTE DAVIS
- 5) WINGS (1928)
- 6) 0
- 7) ALL ABOUT EVE; TITANIC
- 8) MILDRED PIERCE
- 9) MARLON BRANDO
- 10) MOONLIGHT
- 11) FLOWERS & TREES (1932)
- 12) SALLY FIELD (1984)

WORD SEARCH

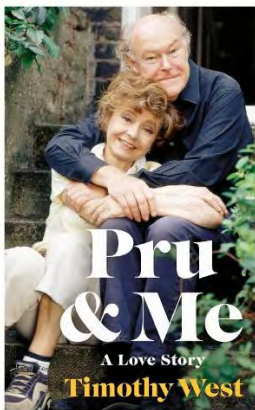
V	A	C	A	N	C	Y
A	B	A	N	D	O	N
G	A	M	B	L	E	D
U	G	A	V	A	M	I
H	R	H	S	A	R	C
A	B	E	R	E	H	T
E	D	R	I	V	I	N
N	A	M	E	R	I	C
A	B	E	R	E	H	T
E	D	R	I	V	I	N
B	S	U	C	I	S	U



PRU & ME: A LOVE STORY

BY TIMOTHY WEST

★★★★☆
DARREN ROWE



After first meeting over sixty years ago while filming a costume drama for the BBC, Prunella Scales and Timothy West have enjoyed a partnership like no other. From appearing together in countless productions on stage and the hit 1960s sitcom *Marriage Lines*, they have chalked up an almost end-

less list of professional triumphs, perhaps most notably for Pru is her immortal portrayal of Sybil Fawley in the equally immortal *Fawlty Towers*, and for Tim, the role of Bradley Hardacre in the immensely popular comedy-drama series, *Brass*. They have also brought up their two sons, Samuel and Joseph, and Tim's daughter by his first marriage, Juliet.

Starting in 2014, Channel 4's *Great Canal Journeys* quickly became one of the most popular and talked about programmes on British television, further cementing the couple's place as national treasures.

In this book, Tim traces their united steps through life professionally and personally, and covers the highs and lows of caring for Pru since her dementia diagnosis, twenty years ago. As with all things in life, she and Tim have tackled it together, often with a glass of wine in hand and almost always with a smile.

A heartfelt, witty, moving and joyful read for fans young and old alike.

A deeply moving, poignant and enthralling memoir
- Mail on Sunday

AVAILABLE IN HARDBACK, PAPERBACK AND EBOOK

MOTHER'S DAY READS



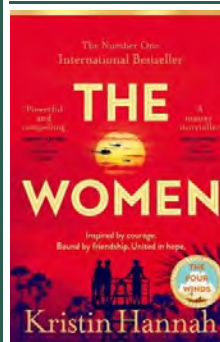
MY MOTHER AND I
BY INGRID SEWARD

A celebration of the power of family and an intimate portrait of key figures in the royal household, this captivating volume charts the complex and devoted relationship between King Charles and the late Queen.



THE ISLAND SWIMMER
BY LORRAINE KELLY

When Evie's father falls desperately ill, she finally returns to the family home on Orkney and the wild landscape she left as a teenager, swearing never to return. But not everyone is happy at her arrival. Drawn to a group of cold-water swimmers, Evie faces up to the mistakes in her past, unlocking a treasure of truths that will reverberate through the community, and shake her family to its core.



THE WOMEN
BY KRISTIN HANNAH

From the worldwide bestselling author of *The Four Winds*, *The Women* is a sweeping epic of conflict, heartbreak and a changing world that centres on a young nurse's experiences during the Vietnam War and the trauma of coming home to an unrecognisable America.



A CELEBRATION ON CORONATION STREET
BY MAGGIE SULLIVAN

It's 1953 and Britain's favourite street is preparing to celebrate Elizabeth II's coronation. As the street swoons over the beautiful queen and her Prince, tensions simmer beneath the surface. Can the street put their troubles behind them and make Coronation Day a celebration to remember?

WORDS BY WATERSTONES



**.IN THE.
KITCHEN**

HEALTHIER CROQUE MADAME CREPES

**MOTHER'S
DAY SPECIAL**



INGREDIENTS

- 1/2 cup buckwheat flour
- 3/4 cup milk
- 1/4 cup water
- 7 eggs
- 10g butter, melted
- 6 tbsp finely grated gruyère
- 60g baby spinach, shredded
- 120g sliced ham, shredded
- Mixed herbs, to serve

STEP 1

Place the buckwheat flour in a bowl. Make a well in the centre. Whisk in the milk, 1/4 cup of water, 1 egg and 10g melted butter in a jug. Pour into the flour. Whisk until smooth.

STEP 2

Lightly grease a 20-22cm non-stick frying pan and heat over medium heat. Pour in 1/4 cup batter and immediately tilt the pan to cover the base. Sprinkle 1 tbs finely grated gruyère in the centre. Top with 10g shredded baby spinach, 20g shredded sliced ham and a fried egg. Cook until the edge of the crepe is crisp. Fold over edges. Repeat to make 6 crepes.

STEP 3

Sprinkle with herbs. Season and serve.

SERVINGS: 6

PREPARATION: 5 minutes

COOKING: 10 minutes

**SCAN THE QR CODE TO VIEW
THE RECIPE AT TASTE.COM.AU:**



TOMATO TULIPS



INGREDIENTS

- 200g red and yellow grape tomatoes
- 125g cream cheese, at room temperature, chopped
- 2 tbsp sour cream
- 1 garlic clove, crushed
- 2 tsp finely grated lemon rind

STEP 1

Place 20 short skewers (about 14cm) in a shallow dish. Add about 12 drops green food colouring. Wearing gloves, roll the skewers in the food colouring to tint. Spread out onto paper towel to dry.

STEP 2

Make a deep cross cut into each tomato. Use tip of a small knife to scrape out most of the seeds (don't worry if some remain).

STEP 3

Use electric beaters to beat the cream cheese, sour cream, garlic and lemon rind in a bowl until smooth and combined. Season with salt to taste. Transfer mixture into a piping or snap lock bag and snip off end or corner. Pipe mixture into tomatoes.

STEP 4

Insert skewers into tomatoes to make stems. Refrigerate for 30 minutes (or up to 4 hours) before serving.

SERVINGS: 20

PREPARATION: 20 minutes

SCAN THE QR CODE TO VIEW THE RECIPE AT TASTE.COM.AU:





**.IN THE.
KITCHEN**

BLACKBERRY AND LIME BANANA BREAD

**MOTHER'S
DAY SPECIAL**



INGREDIENTS

CAKE

- 1 cup (220g) caster sugar
- 2 cups (300g) self-raising flour
- 1/2 cup (125ml) buttermilk
- 150g melted butter
- 2 eggs
- 2 mashed large ripe bananas
- 1 cup (150g) frozen blackberries
- 2 tsp lime rind, finely grated

BLACKBERRY FROSTING

- 1/2 cup (75g) frozen blackberries
- 1 tbsp caster sugar
- 125g softened butter
- 1 1/2 cups (240g) icing sugar mixture

SERVINGS: 8

PREPARATION: 15 minutes

COOKING: 1 hour

**SCAN THE QR CODE TO
VIEW THE RECIPE AT
TASTE.COM.AU:**



STEP 1

To make the banana bread, mix caster sugar and self-raising flour in a bowl.

STEP 2

Whisk buttermilk, butter, eggs and 2 mashed large ripe bananas in a medium bowl. Add to flour mixture and stir to combine.

STEP 3

Stir in frozen blackberries and lime rind.

STEP 4

Pour the banana mixture into a greased and lined 10cm x 22cm loaf pan. Smooth the surface. Bake at 180C for 1 hour or until a skewer inserted in the centre comes out clean. Cool in the pan for 5 mins, then turn onto a wire rack to cool completely.

STEP 5

To make blackberry frosting, place frozen blackberries and caster sugar in a saucepan over low heat. Cook, stirring, for 5 mins or until blackberries start to collapse.

STEP 6

Cook for a further 5 mins or until mixture thickens slightly. Strain through a fine sieve. Use an electric mixer to beat butter in a bowl until very pale. Gradually add icing sugar mixture, beating well after each addition.

STEP 7

Reserve 2 tablespoons of blackberry puree. Add remaining puree to butter mixture. Spread over cooled banana bread. Drizzle with reserved puree.

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