

THE ADVISER

WINTER 2024

SPECIAL TRAVEL ISSUE

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Winter is here and, despite the lack of any substantial rainfall, it is the perfect time to settle in on the sofa with a good book and a cup of tea, or something binge-worthy on the telly. On page 14, you'll find some great book recommendations, and one in particular that has been suggested by Werner. You can also grab a free read from our new Book Nook, located in the reception area. The Book Nook is a free book sharing box, where you take a book and share a book. More information is below.

In this issue, we share some important end of financial year dates that you need to be aware of. In particular, pay close attention to the contribution cut-off dates, as these vary per company and product, and some deposits need to be in no later than June 20 to ensure they are processed in time. There are also two great travel articles - one about travel options based on your preferences, and the other highlighting some useful hints for first-time travellers. We also go one on one with our Client Services Officer, Marcus Rautenbach. Plus, there are the usual regulars and three delicious recipes for you to try.

It is important to note that Lily will be out of the office for two weeks in July and then, from August 24, Werner, Manuela and Aaron will be overseas on holiday. During these absences, Darren and Marcus will be in the office as usual to assist you.

We hope that you enjoy the latest edition of *The Adviser* and manage to keep warm and dry during the season.

Happy reading!

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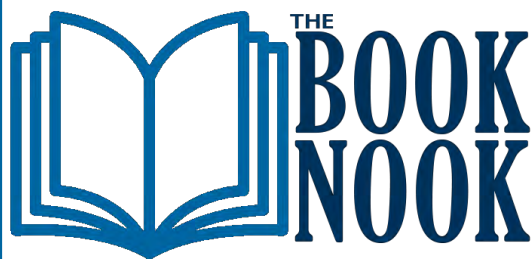
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The Book Nook is a book sharing box where anyone may take a book and leave a book. The little library, located at the reception desk, is completely free and you are invited to take a book home to read and drop one in for someone else to enjoy. So, next time you're in the office, why not bring in a book to share and take a book home. **IMPORTANT NOTE:** By adding a book to the box, you are relinquishing ownership of it and we are unable to guarantee that the book will ever be returned to our premises. Books shared may contain adult language and/or themes and we hold no responsibility for the books on offer or their contents.

CALENDAR OF EVENTS



10 JUNE
KING'S BIRTHDAY
PUBLIC HOLIDAY



7 - 22 JUNE
ADELAIDE
CABARET FESTIVAL



20 JUNE
JERRY SEINFELD LIVE



6 - 7 JULY
ANIMAL EXPO



26 JULY - 11 AUGUST
2024 SUMMER OLYMPICS



4 - 31 AUGUST
CHICAGO

IMPORTANT EOFY DATES



TYPE		CUT OFF DATES		
BPAY SUPER CONTRIBUTION	Proceeds must be received by 5pm (AEST) 26 June 2024	Proceeds must be received by 5pm (AEST) 28 June 2024	3pm (AEST) 28 June 2024	Proceeds must be received by 5pm (AEST) 26 June 2024
CHEQUE SUPER CONTRIBUTION	Form and cheque must be received by 5pm (local time) 26 June 2024	Proceeds must be received by 5pm (AEST) 28 June 2024	Cheques must be received by 3pm (AEST) 21 June 2024	Cheque must be physically received in Netwealth's Melbourne office by 5pm (AEST) 27 June 2024
DIRECT DEBIT SUPER CONTRIBUTION	Request must be received by 5pm (AEST) 26 June 2024	Proceeds must be received by 5pm (AEST) 28 June 2024	3pm (AEST) 21 June 2024	Proceeds must be received by 12 midday (AEST) 25 June 2024
EFT SUPER CONTRIBUTION	Proceeds must be received by 5pm (AEST) 26 June 2024	Proceeds must be received by 5pm (AEST) 28 June 2024	3pm (AEST) 28 June 2024	Proceeds must be received by 5pm (AEST) 27 June 2024
EFT INVESTMENT DEPOSIT	Payment must be made by 5pm (local time) 20 June 2024	See <i>EFT Super Contribution</i> date	See <i>EFT Super Contribution</i> date	See <i>EFT Super Contribution</i> date
CHEQUE INVESTMENT DEPOSIT	Form and cheque must be received by 5pm (AWST) 20 June 2024	See <i>Cheque Super Contribution</i> date	See <i>Cheque Super Contribution</i> date	See <i>Cheque Super Contribution</i> date
DIRECT DEBIT INVESTMENT DEPOSIT	Must be received by 5pm (AWST) 20 June 2024	See <i>Direct Debit Super Contribution</i> date	See <i>Direct Debit Super Contribution</i> date	See <i>Direct Debit Super Contribution</i> date

TYPE		STATEMENT RUN DATES		
TAX STATEMENTS	Tranche 1: 5 August Tranche 2: 19 August Tranche 3: 2 September Tranche 4: 16 September Tranche 5: 27 September Tranche 6: 14 October Tranche 7: 28 October	Tranche 1: 9 August Tranche 2: 20 August Tranche 3: 10 September Tranche 4: 2 October Tranche 5: 22 October Tranche 6: 4 November Tranche 7: 13 November	To be advised	Pension: 12 July 2024 Investment: From 18 July 2024 Super: 29 July 2024
ANNUAL STATEMENTS	Investor reports for the period ending 30 June 2024 will be mailed on 22 July 2024	Super Tranche 1: 12 September Tranche 2: 9 October Tranche 3: 21 October Tranche 4: 8 November Investment Tranche 1: 9 August Tranche 2: 4 September Tranche 3: 17 September Tranche 4: 25 September	30 September 2024	Investment: 27 September 2024 Super and Pension: 15 November 2024



UK & EUROPE TRAVEL: TIPS ON WHERE TO VISIT BASED ON YOUR TRAVEL TYPE

There's so much to experience in the United Kingdom and Europe, it can be impossible to know where to begin! From foodie adventures in Italy, museum crawls through London, remote Scandinavian escapes, and luxe cliff-side villas in Greece – there really is something for every kind of traveller!

Keep reading to find out where you should go next time you find yourself in the UK or Europe based on your travel type.

LUXURY

Do you appreciate the finer things in life? If sitting on the balcony of a luxurious Greek villa sipping wine or venturing to a three-Michelin-star restaurant for a delicious multi-course meal sounds like your ideal holiday behaviour, then you are a luxury traveller at heart.

Lovers of luxury will find it hard to go past spending a night in a luxe glass igloo at Kakslauttanen Arctic Resort in Northern Finland. Spend a winter night in the comfort and warmth of your cosy igloo, watching the Northern Lights dance across the night sky. It really doesn't get more luxurious than that!

If warmer weather and sunshine are more your style, why not spend some time in a luxurious villa overlooking the turquoise waters and remarkable sunsets of one of the Greek Islands?



If you're ready for the best multi-course meal of your life, take your pick of one of the eight three-Michelin-starred restaurants throughout the UK ready to serve you an evening of unique ambience and experience. Or why not take a once in a lifetime journey from London to Italy onboard one of the most famous and glamorous trains in the world, The Orient Express. With theatrical décor throughout, an intimate dining car, and suite's so luxurious you won't believe you're on a train, a trip onboard this famous train is every luxury lover's dream!

ART & CULTURE

If you're a traveller who appreciates exploring the art

and culture of your destination, then you are sure to fall head over heels for all the famous art galleries and museums across the UK and Europe.

Whilst in Paris, the Louvre, the Musee D'Orsay and the Opera de Paris (just look at the ceiling!) are an art-lovers paradise. Venture a bit further from the famous city and visit the Palace of Versailles for an immersive tour of this seventeenth century estate. Take a trip down memory lane with over 60,000 featured works illustrating the history of France from the Middle Ages to the late 19th century.

In London you'll want to visit The British Museum, where two million years of human history and culture lie behind the Greek-inspired columns of the museum's entrance. For a more scientific perspective, pay a visit to the Natural History Museum where you can pay a visit to some pre-historic friends! If you're more of a contemporary art fan, head to the Tate Modern for paintings, sculptures, and more works from artists around the globe.

If you prefer the outdoors, visit history itself at one of the many UNESCO World Heritage listed sites around Europe. Whether you choose to take a step back in time to Ancient Greece at the Acropolis of Athens, visit one of the many ancient

ancient roman sites around Italy, or opt for a wander through the Old City of Dubrovnik, your choice of historic sites throughout Europe is truly abundant.

SUSTAINABLE

Looking for the most eco-friendly destinations in Europe? Try taking a solar-powered boat trip around Ibiza, sailing the Galician coast and Greek Islands, or going bear watching in the Wild Taiga forests of Finland.

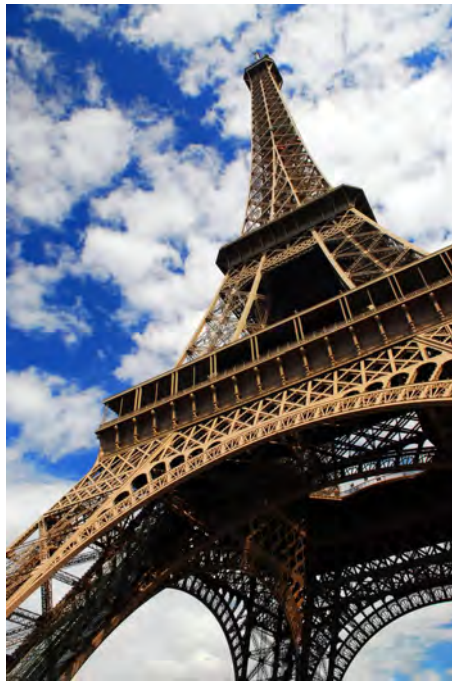
For something more relaxing, you can swim in thermal waters in Laško, a unique eco-destination in Slovenia. Keen to hit the road? Switzerland's "grand electric road trip" route covers 1970km over alpine passes, past vineyards and lakes, and is equipped with 300 charging stations.

Many European countries also offer unique and sustainable accommodation options, ranging from remote tiny houses in various locations throughout France, hostels set among the cobbled streets of cities such as Lisbon and Vienna, and various cabins among nature reserves in The Netherlands.

BUDGET

Craving big experiences on a small budget? Walking tours are a great way to explore an unfamiliar city while in the UK or Europe and are often free! For affordable (yet still life-changing) eats, discover local street food, where you can immerse yourself in a new culture without Michelin-star pricing. Think tapas in Spain, souvlaki in Greece and waffles in Belgium!

If you're looking for a European location on the more affordable side, the historic city of Kraków in Poland is home to many medieval sites, festivals, and cheap pints that'll keep you entertained for less! While in the UK, head to Bristol, a vibrant city of complimentary attractions. This city is the perfect place to spend a weekend exploring the city's culture, heritage, and great pubs!



Budget travellers keen to hit the slopes this winter should try swapping a ski resort in the Swiss Alps or France for Poland or Slovenia to save some pennies. These European locations offer the slopes and snow needed for a perfect European ski trip for a fraction of the price.

OFF THE BEATEN TRACK

Keen to visit places no one back home has heard of? Trade tourist hotspots like La Sagrada Familia, Parc Guell in Barcelona and the Trevi Fountain for hiking the UNESCO World Heritage-listed El Camino de Santiago or stopping for pintxos in San Sebastian.

Further north you can explore the wild, remote vistas of the Lofoten Islands in Norway, hike the sweeping green landscapes of the Faroe Islands, or go dog sledding in Lapland, Santa's hometown in Finland.

Tick off your bucket list with a visit to Iceland's Golden Circle; a scenic route that combines stunning natural landmarks and amazing culture. While spending a few days in this unique destination, you'll encounter natural wonders including the famous Great Geysir and other hot springs, Pingvellir National Park, where you can walk between

tectonic plates, and volcanic crater Kerið. Iceland is also home to numerous powerful waterfalls and black sand beaches you will not want to miss out on!

FOOD

Pintxos in northern Spain, pierogi in Poland, saganaki in Greece, and hot dogs in Denmark (yes really) – the UK and Europe are filled with delicious delicacies and dishes.

It's no secret that Italy is one of the biggest foodie hotspots around the world. Head to the city of Rome to enjoy a culinary experience with an old tradition consisting of many cultural and geographic influences. You can never go wrong with pasta, and what better place to enjoy a warm bowl of cacio e pepe or carbonara than its place of origin? If you're more of a meat lover, opt for Saltimbocca alla Romana or Trippa alla Romana, two hearty meat dishes guaranteed to leave you wanting more! End the night with a delicious Crostata Ricotta e Visciole or gelato for the perfect Roman dining experience!

Known as the foodie capital of Europe, San Sebastian is the perfect foodie destination. With more Michelin stars per square meter than most places in the world, San Sebastian is well-known for its gastronomy scene. If you're looking for something a little more casual, head to one of the many bars to enjoy a serving (or five) of some pintxos. This Basque version of tapas includes local specialties such as slow-cooked veal cheeks, bacalao (salt cod), pimientos di padron, and many more that differ from bar to bar.

With a large population consisting of numerous nationalities, London has transformed into the food capital of the UK. With numerous famous chefs originating from the city, it is no surprise the city has such a high demand for quality dining. With around 65 Michelin-starred restaurants in the city, you'll be spoilt for choice when



looking for the perfect fine-dining experience. If you're after a more authentic English dining experience, why not opt for a local serve of fish and chips, a hearty pub Sunday roast, or even a high tea consisting of finger sandwiches and scones.

SHOPPING

Hey big spender! If fancy fashion designers and handmade hidden gems are your thing, Europe is the place to be. With European cities such as Paris, Milan, Barcelona, and Berlin all recognised as pioneers in fashion, you're in for the shopping trip of your life in Europe. If you're planning to spend big, make a beeline for the Galeries Lafayette in Paris (and finish with a glass of champagne in the rooftop restaurant), Via Montenapoleone in Milan, or Bon Genie – Grieder in Geneva, Switzerland. If you're wanting to find something a bit more affordable or unique, try one of the markets all over Europe. The best of them all? Istanbul's Grand Bazaar - the perfect place to fill up your suitcase!

While in the UK, the famous Oxford Street is a must visit destination; a street lined with more than 300 shops and restaurants running through the heart of Central London. While you'll have to battle large crowds in this city centre

attraction, you're sure to find everything you need to live your best shopaholic life! Make sure to pay a visit to the Harrods department store while you're there. Other notable UK shopping destinations include The Trafford Centre, Portobello Road Market, Westfield Stratford City, and Bicester Outlet Village to name a few.

ROMANCE

Whether you are planning a romantic getaway, your dream honeymoon or you are a couple of old sparks looking to rekindle the flame, you are sure to be spoilt for choice in Europe. There are so many cities and countries that are perfect for your romantic rendezvous, but it would be hard to go past the City of Love itself, Paris. Enjoy a peaceful stroll along the Seine with your significant other, a picnic with the finest cheese and baguettes, or enjoy an elegant dinner by the Eiffel Tower.

But if Paris isn't what you are looking for, then love is also in the air in Lisbon, Portugal. Voted one of the most romantic cities in Europe thanks to its number of romantic restaurants and hotels, the cobblestone streets of Lisbon are calling your name. Filled with rich history and plenty of nighttime activities, Lisbon is the perfect location for the couple who wants the best of both worlds.

When in Europe, we say go big or go home. For love birds who love a little luxury, a river cruise along the Danube River or French Riviera is the perfect way to celebrate your love while exploring numerous European countries and their stunning scenery.

PLAY IT SAFE

For people who are new to travelling, or someone who likes to stick to what they know, there is no shame in playing it safe or going at your own pace. If you are someone who wants to explore the world, without stepping too far out of your

comfort zone, then the United Kingdom might be calling your name.

The UK is similar to Australia in a number of ways, so Australian travellers won't be experiencing a huge culture shock. However, with many fascinating cities and cultural attractions, you're sure to have an incredible, new experience in the UK. With a high percentage of English speakers, you won't have to worry about learning the language (they do have some interesting slang, however). The food is also very similar to what you will find in Australia. The UK is well known for its fish and chips and meat pies, plus there are plenty of pubs around if that is more your style.

By Flight Centre

<https://www.flightcentre.com.au/window-seat/uk-and-europe-destinations-based-your-travel-type>





By William Davies, edits by Darren Rowe
www.gooverseas.com/blog/best-international-travel-tips-for-first-time-travellers

10 USEFUL TRAVEL TIPS FOR FIRST-TIME TRAVELLERS

Going somewhere completely new may be initially scary and confusing but it doesn't have to be! Follow these simple tips of things to do before traveling internationally to ensure smooth sailing.

1. PREPARE YOUR TRAVEL DOCUMENTS

The most important tip to avoid unnecessary stress is to apply for your passport well in advance. Without your passport or a travel visa, your potential travel radius is limited significantly.

PASSPORT

This can be an oversight for some people, but a passport validity of 10 years can make people complacent, forgetting that it actually requires renewing.

Many countries may not even let you enter if you have less than 6 months validity on your passport and your request for a visa may be denied if you don't have enough free pages in your passport.

A general rule of thumb to follow is to make sure you have a valid passport at the time you're before booking your flight. The process for applying for and receiving your passport can potentially delay your trip if you don't apply in advance.

VISA

You'll need to check in advance whether you need a visa which is a



document issued by the destination country granting you entry. Showing up to your flight without the necessary visa may lead to you being rejected, especially if you cannot apply for one on arrival.

2. RESEARCH YOUR DESTINATION

It is important to invest plenty of time in researching your destination to optimize your experience. While it may seem more fun to travel spontaneously, it is far more practical if you are able to anticipate some of the nuances of your destination country by studying the tips for traveling abroad for the first time.

Aside from differences in language and culture, laws may vary too. Did you know that chewing gum is illegal in Singapore? Or that

it's illegal to feed pigeons in Venice? If your plan was to ride a cow while intoxicated in Scotland, you'll find that that's prohibited, too. Foreign countries are full of laws that may be strange to you, but that's only because it is not your culture. Knowing them ahead of time can keep you out of trouble.

QUESTIONS TO RESEARCH ABOUT THE COUNTRY YOU'RE VISITING

- Can you drink the tap water?
- What is the local currency?
- What is the dominant religion and are there rules around clothing modesty?
- Do you need any vaccines?
- How catered to tourism is your destination?
- Are accommodations for tourists widely available?
- What is the country's main language? How widely is English spoken?
- Does the local food align with your dietary requirements?
- Do traffic laws in this location differ from your home country?

3. ADDRESS MONEY MATTERS

Before you set off for your far flung destination, you will need to notify your bank to let them know that you are traveling. That way, your bank doesn't suspect fraud when they see your card is suddenly being used at a market in Thailand.

Depending on your destination, you may not have easy access to ATMs. Some countries that run on largely cash economies might not even have card readers at most restaurants or businesses. If this is the case, be sure to carry enough money on you to cover your expenses on a day out. Some travellers store larger sums of money in a money belt for safety.

4. COMPARE TRANSPORTATION & ACCOMMODATION OPTIONS

You are likely to be on the move every day, so be sure to research the most effective way to travel during your trip.

TRANSPORTATION

Websites such as Rio2Rome and 12Go are great tools for exploring route options and figuring out which mode of transportation (bus, train, or plane) will be the quickest and cheapest.

Buses and subway systems are usually the most cost-efficient and eco-friendly mode of transportation and also offer you the chance to embrace the sights and chat with locals. Otherwise, you can always download a rideshare app such as Uber, Cabify, Grab, or Bolt to get door-to-door service with vetted and licensed drivers at fair prices.

ACCOMMODATION

While hotels are always a good option, hostels, guesthouses, and Airbnb can work out to be cheaper and more immersive, allowing you to meet other travellers. If you opt for a hostel, boutique hostels are oftentimes equipped with nicer amenities than budget hotels.

Should you choose to stay in one place for a considerable period of time, be sure to explore places that offer monthly discounts. Websites such as Hostelz.com compare sites such as Hostelworld, Booking, Gomio, and more, and also allow users to book directly through the site with the lowest



prices.

5. BOOK EVERYTHING IN ADVANCE

If you are certain of your itinerary, the best time to book your trip is whenever you have the money and the commitment to travel. While it is nice to have the freedom to make the last-minute choice of where to stay, don't be surprised if accommodation is scarce or suddenly very pricey when you show up at your destination.

It is not unheard of that last-minute travellers end up scrambling for accommodation because they didn't book anything beforehand. Not only will you end up paying more to book whatever is available, but being left without a place to stay is extremely stressful when you're in a new place for the first time.

The same goes for transport tickets – you'll find the best deals by booking beforehand! The peace of mind of having your itinerary planned seamlessly from start to finish is truly priceless. It gives you more time to devote to enjoying your trip and less time stressing about what comes next.

6. AVOID TRAVEL FATIGUE

As you start booking your first international trip, your excitement may get the better of you and you may want to go all out. How many cities can you fit in one trip? How

much can you see each day? Do you want to go north to south, *and* east to west? Take our advice: slow down and take your time.

TIPS TO OVERCOME TRAVEL FATIGUE

Give yourself time to recover from Jet lag: Recovering from a long-haul flight is challenging enough - but when you're in a new time zone, you're bound to be jet-lagged. Traveling across time zones can throw off your circadian rhythm, and it can take a while to adjust to your new schedule. Allow yourself enough time to recover and rest before moving on to the next destination.

Be prepared for cases of travel and motion sickness: Whether you are traveling by plane, car, or boat, you may be susceptible to suffering from motion sickness. Be sure to pack some travel sickness medication with you and allow yourself enough time to rest and get over it.

Make sure to schedule enough time for each destination: Prioritize quality over quantity. It is far more rewarding to thoroughly explore fewer locations at your own pace than to barely and frantically scratch the surface of a whole country. Many travellers are too ambitious, trying to squeeze whole countries into their itineraries. Then upon reflection, these travellers go home realizing that half of their time was spent traveling. ▶



7. PRIORITIZE YOUR HEALTH & SAFETY 8. PACK APPROPRIATELY

While you shouldn't preoccupy yourself with things that could go wrong on your trip, being aware of your surroundings and taking precautions to keep yourself safe will go a long way in enjoying your new adventure.

SAFETY TIPS TO FOLLOW WHILE ABROAD

Protect your items from pickpockets and petty theft: A crossbody bag or fanny pack is by far the most effective way to deter pickpockets and store your phones and wallets safely. Never keep valuables in your back pocket or the outer pocket of a backpack! If you're really concerned, money belts you can wear under your clothes and theft-proof wallets are also good options.

Stay connected: Share your itinerary with friends and family members before you leave so they can keep track of your adventures. Include addresses and contact information for any accommodation. Register with Smart Traveller and subscribe to the website for updates.

Consider purchasing travel insurance: Travel insurance should be a non-negotiable addition to your list of things to do before traveling internationally. From emergency evacuations to reimbursement for lost luggage, travel insurance can save you a lot of money in the unlikely event that something bad happens.

Use common sense: Ask locals and staff at your accommodation for insight on which areas to avoid, if any. Always try to travel with a buddy at night, and if you go out, don't drink too much, especially if you are alone or without people you trust. If you use apps to meet new potential friends or dates, always meet in public places. Above all, always follow your gut if a person or situation gives you a bad feeling!

Packing appropriately can simplify your trip. Packing too much, too little, or simply setting off with a disorganized suitcase can all negatively affect your experience.

Here are some helpful tips to consider when it comes to packing:

Use packing cubes: Never, ever, underestimate how much packing cubes can improve your travels. They help with organization, are space savers, and can even keep your clothes neater. Packing cubes are relatively cheap and help you keep it together - both literally and figuratively - while traveling.

Travel light: While you should always make sure that you have something for warm weather, cold weather, and rain, remember not to go overboard. Having luggage that is too heavy can make getting around miserable (especially in older buildings with no elevators!). Concerned that you may run out of clean clothes? Use a laundry service, or better yet, treat yourself and buy some memorabilia in the form of clothes!

Keep your possessions safe: This goes without saying, however, there are many different ways you can go about keeping your possessions safe. You can use a lock on your rucksack or suitcase to deter baggage thieves. Bring your important possessions (electronics, jewellery, etc.) with you in your carry-on bag. If you're at the hotel and you're still not at ease, keep your possessions in your room safe. Hostels often have lockers but you will need to provide your own lock.



9. READ UP ON AIRPORT TRAVEL TIPS

Pre-departure and airport anxiety are very common among both rookie and seasoned travellers. There's just something about being in a big, vast building, with hundreds of departure boards and people rushing around that can make you feel uneasy and flustered, especially when you're flying internationally for the first time.

However, navigating the airport is a relatively straightforward process, especially when you break it down bit by bit. You find out which terminal you fly from, check-in, make it through security, and then you can enjoy your pre-departure coffee. Voilà!

10. CONSIDER CONNECTIVITY

While traveling can be eye-opening and liberating, it can get lonely at times, especially if you are someone who suffers from homesickness. But going abroad doesn't mean that you have to go without speaking to your friends or family. There are many ways in which you can keep in contact with loved ones, whether you are calling them every day or just sharing pictures of your travels!

When keeping connectivity in mind, you should take into consideration:

International roaming vs local SIM: You'll need to decide whether it makes more sense to use international roaming through your current plan or to buy a SIM card while abroad. You'll need a phone that's unlocked in order to use a prepaid SIM.

Availability of public WIFI at destination: Using public WIFI is a great way to save data. Major cities have WIFI available all over, while other more remote destinations may have limited coverage.

Need for a VPN: Social media and communication apps like Facebook, Instagram, WhatsApp, and others may be blocked in some overseas countries (China, Turkey, and the UAE, to name a few), so be sure to look into whether you need a VPN to access them.

ONE ON ONE WITH MARCUS RAUTENBACH



WHAT WAS IT LIKE GROWING UP IN SOUTH AFRICA?

Everyone was usually a bit on edge, even as a child I was always flipping between two states of mind being “this is a safe place, I can relax” and “danger is possible here, be ready”. Although we had our home broken into and I witnessed a few things on other occasions, I was fortunate enough to never be directly harmed. Regardless, it was a great childhood with incredible friends.

WHAT WAS IT LIKE MOVING TO AUSTRALIA? WAS IT A BIG ADJUSTMENT?

Not really, the biggest change was being able to just go places without being on alert the whole time. I was a very pragmatic kid so when my parents talked about moving to Australia for a better future I just nodded and said, “that makes sense, better to do it now while we’re really young”, and off we went.

YOU’RE CURRENTLY STUDYING TO BE A FINANCIAL PLANNER. HOW ARE YOU FINDING IT?

It has been the most worthwhile education I’ve done! Although I have a degree in accounting and finance, I did that to get a piece of paper saying I’ve done it and to get a job. On the other hand, for the financial planning course I’ve given my all because I really want to learn everything about it, I guess you get out what you put in, right?

WHAT MADE YOU WANT TO BECOME A FINANCIAL PLANNER?

As I grew up I figured out what makes me tick is taking pain away from others. Maybe it was cleaning something gross for someone or helping them move, other days it was helping people deal with the loss of a loved one or medical challenges. I was always good with numbers and finance but accounting wasn’t exactly the most exciting thing around, so when I spoke with people I know that worked in financial planning I was immediately drawn to it. It’s a perfect marriage of finance and helping others!



HOW DO YOU FIND WORKING AT WATZDORF FINANCIAL PLANNING?

It’s reassuring knowing we’re all very conscientious people, seeing the focus on doing right by clients first and foremost makes me sure I’ve made the right decision joining here.

YOU’RE A NEWLYWED. HOW WAS YOUR WEDDING?

My wonderful wife Tracie and I did a lot of research and put a lot of thought into it, which paid off immensely as we can’t think of anything in our power we would’ve done differently, although an extra round of pass the parcel might’ve been good. The ceremony was at the botanic garden and reception at Adelaide pavilion in the Veale Gardens, the weather was brilliant, the food was top notch, we kept the guest list small to have only the people really special to us there and we had a blast! Overall it really was a perfect day with my perfect match and a lot of friends celebrating with us, my only complaint is that it felt too short!

AS SOMEONE WHO LIKES TO COOK, WHAT WOULD BE YOUR GO-TO DISH?

It really depends on what it’s for. For an awesome and potent flavour profile, that’s a bit more effort and I really enjoy making Gordon Ramsay’s lamb with anchovy vinaigrette and fried baguette. If it’s all about low effort and speed, then using the oven grill for some Gochujang chicken thighs with a cabbage and spring onion couscous will be done and delicious in under 20 minutes.

WHAT DO YOU LIKE TO DO AWAY FROM WORK?

Tracie and I like to get into phases doing different things for a few months before switching it up again. Lately, we’ve been doing some bouldering/indoor rock climbing and weight training. We’re

looking at doing some dance classes again, too. We've had all sorts of phases, like doing obstacle courses, cast metal puzzles, jigsaw puzzles, boardgames, videogames (story driven/high difficulty), watercolour painting, trying weird and wonderful food, watching all of Nicolas Cage's movies, having a meat pie from a different place every Sunday with a big walk (Orange Spot bakery in Glenelg was my #1)... the list goes on. So, if you have any suggestions for us to get into another phase I'd love to hear it!



parents shaped me and I'm not too different from when I was a kid, but you really do become a lot like the closest people in your life, so I'm grateful that I've had such special people I've been able to grow alongside. Namely my three best friends; Tracie (my wife), as well as John and Jakob, who I have known since I first started year 9 in Australia.

WHAT IS THE BEST HOLIDAY YOU HAVE BEEN ON?

It would have to be 2016 when my family and I went to Japan. A few days in Tokyo, about a week skiing/snowboarding, and a few more days in Tokyo.

WHO IS SOMEONE YOU ADMIRE?

Although not with us anymore,

Nelson Mandela, because he was still able to strive for a better future together, even when it would have been justified for him to feel all the hate in the world.

WHO HAS HAD THE BIGGEST IMPACT ON YOUR LIFE?

It's hard to say, obviously my

IF YOU COULD ONLY PICK ONE, WHAT WOULD YOU SAY IS YOUR ALL-TIME FAVOURITE TV SHOW AND MOVIE?

There is no way I can choose a single TV show. Movie: Shrek

IF YOU WERE BEING DROPPED ONTO A DESERTED ISLAND FOR A YEAR, WHAT THREE ITEMS WOULD YOU TAKE?

Bowie knife (good for chopping and cutting), metal container (boil water and cook food) and a solid tent.

PUZZLER

TRIVIA

- 1 In what year did Amelia Earhart disappear over the Pacific Ocean?
- 2 What is the name of the flag of England?
- 3 Who has the most followers on Instagram? (as at June 1 2024)
- 4 Where would you find the Sea of Tranquillity?
- 5 The Normandy Landings (AKA D-Day) occurred in what year?

- 6 In what year did Margaret Thatcher become Britain's first female PM?
- 7 In what month will the 2024 US presidential election occur?
- 8 What is the largest suburb in South Australia?
- 9 Whoopi Goldberg and Oprah Winfrey starred in what classic 1985 movie?
- 10 TV series, *The Bill*, was set in what fictional London police station?

(1) 1937 (2) St George's Cross (3) Cristiano Ronaldo (616 million) (4) On the moon (5) 1944 (6) 1979 (7) November (8) Morphet Vale (9) The Color Purple (10) Sun Hill

? UZZLER

* WORD SEARCH

HOW TO PLAY:

Find all the tourist destinations listed below in the grid. Words can be written in any direction. Puzzle solution is at the bottom of this page.

N	O	B	S	I	L	S	B	E	R	V	U	O	L	E	V	O	A
G	S	H	T	B	O	A	O	W	E	F	R	G	A	E	Y	M	R
T	O	O	P	B	N	P	R	A	G	U	E	A	N	S	S	E	T
O	R	L	A	N	D	O	A	E	H	T	E	I	P	T	Q	U	E
K	N	E	Y	U	O	H	B	R	I	Z	C	T	E	K	U	H	P
Y	U	R	E	F	N	K	O	O	F	E	U	R	E	P	Z	C	A
O	C	T	S	W	R	Q	R	P	L	O	D	L	J	K	E	R	R
R	N	U	R	O	M	E	A	A	A	A	P	A	U	I	E	X	I
T	A	S	Y	D	N	E	Y	G	M	A	L	D	I	V	E	S	S
H	C	W	S	G	U	T	H	N	A	O	Y	T	L	R	S	T	Y
B	E	V	W	A	Z	I	B	I	B	A	L	R	A	G	R	A	V
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AGRA
AMALFI
AMSTERDAM
BALI
BORA BORA

CANCUN
DUBAI
IBIZA
LISBON
LONDON

LOUVRE
MALDIVES
NEW YORK
ORLANDO
PARIS

PERU
PETRA
PHUKET
PRAGUE
PYRAMIDS

ROME
SINGAPORE
SYDNEY
TOKYO
VENICE

PUZZLE ANSWERS

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

SUDOKU - HARD

1	9	4	3	8	2	6	5	7	3	7	8	4	5	6	9	2	1
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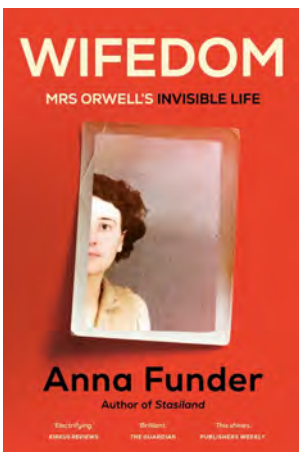
SUDOKU - EASY

B	Y	I	B	A	I	G	O	U	B	A	I	S	T	G	O	S	I	D	S	I	M	Y	A	M	Y	P	F	Y	N	B	
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BOOK CLUB



WIFEDOM BY ANNA FUNDER



AVAILABLE IN HARDBACK,
PAPERBACK AND EBOOK

Casting light on the neglected Eileen O'Shaughnessy and her marriage to George Orwell, this tour de force of biographical writing from the author of *Stasiland* doubles as a fitting tribute to the unsung work of women everywhere.

Anna Funder slips into the pages of her hero George Orwell. As she watches him create his writing self, she tries to remember her own, and when she uncovers his forgotten wife, it's a revelation. Eileen O'Shaughnessy's literary practical nous saved his life. But why - and how - was she written out of the story?

Using newly discovered letters from Eileen to her best friend, Funder recreates the Orwells' marriage, through the Spanish Civil War and WW II in London. As she rolls up the screen concealing Orwell's private life she is led to question what it takes to be a writer - and what it is to be a wife.

Compelling and utterly original, *Wifedom* speaks to the unsung work of women everywhere today, while offering a breathtakingly intimate view of one of the most important literary marriages of the 20th century. It is a book that speaks to our present moment as much as it illuminates the past.

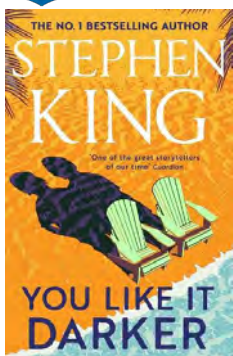
WORDS BY WATERSTONES



"ONCE YOU LEARN TO READ, YOU WILL BE FOREVER FREE."

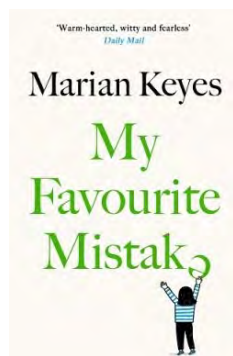
FREDERICK DOUGLASS

WORDS BY WATERSTONES



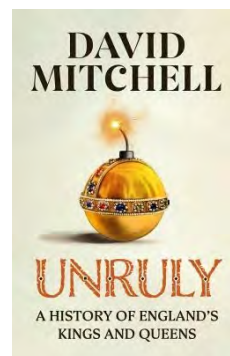
YOU LIKE IT DARKER
BY STEPHEN KING

Twelve delightfully dark miniatures from the master storyteller, *You Like It Darker* once more mines Stephen King's uncanny ability to unnerve, disturb and terrify.



MY FAVOURITE MISTAKE
BY MARIAN KEYES

The superstar author of the Rachel novels delivers a hilarious and affecting standalone story about another of the Walsh sisters - Anna, who trades the high life in Manhattan for a small Irish coastal town and the allure of an old flame.



UNRULY
BY DAVID MITCHELL

From King Arthur to Elizabeth I, the hugely popular comedian delivers a typically side-splitting yet highly informative history of England's most powerful rulers.



THE SAVAGE STORM
BY JAMES HOLLAND

The acclaimed historian and bestselling author of *Sicily '43* and *Brothers in Arms* delivers a propulsive, exhaustively researched account of the Allied invasion of Italy that brings every sound, smell and heart-stopping moment of this vital World War II campaign to life.



**.IN THE.
KITCHEN**

EASY BEEF, BACON & POTATO WEDGE PIE



INGREDIENTS

- 50g (1/3 cup) plain flour
- 1.2kg beef chuck steak, excess fat trimmed, cut into 3-4cm pieces
- 60ml (1/4 cup) extra virgin olive oil
- 250g button mushrooms, sliced
- 125g middle bacon rashers, cut into 3cm pieces
- 1 brown onion, coarsely chopped
- 500ml (2 cups) salt-reduced beef stock
- 1 tbsp Dijon mustard
- 1 tsp dried thyme leaves
- 750g packet frozen beer batter potato wedges
- 1 1/2 tsp smoked paprika
- Chopped fresh parsley leaves, to serve
- Sour cream, to serve

STEP 1

Place the flour in a shallow bowl. Lightly coat each piece of beef with the flour and shake off excess. Heat half the oil in a large flameproof casserole dish over medium heat. Cook half the beef, turning, for 5 minutes or until golden. Transfer to a plate. Repeat with the remaining oil and beef.

STEP 2

Preheat oven to 200°C/180°C fan forced. Add the mushroom, bacon and onion to the dish. Cook, stirring occasionally, for 8 minutes or until golden. Add the stock, mustard and thyme. Stir until the mixture comes to the boil. Return the beef to the dish. Stir until well combined. Cover and bake for 2 hours or until the beef is very tender.

STEP 3

Place the wedges and 1 tsp paprika in a large bowl and toss to coat. Arrange the wedges in a circular pattern over the beef mixture, overlapping slightly (see tips, page 16). Bake for 25 minutes or until the wedges are golden and cooked through. Dollop with sour cream and sprinkle with parsley and remaining paprika to serve.

SERVINGS: 6

PREPARATION: 20m

COOKING: 2h 45m

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



AIR FRYER PIZZA ROLL UP

STEP 1

Using a floured rolling pin, roll croissants out until 5mm thick on a floured bench. Spread with pizza sauce and top with cheese, pepperoni and oregano. Roll up croissants, folding in sides.

STEP 2

Line an air fryer basket with a piece of baking paper. Place rolls, in batches, in the air fryer and spray with oil. Sprinkle with extra cheese and extra oregano. Cook at 170°C for 12 minutes or until golden and cooked through. Transfer to a serving plate. Serve.

SERVINGS: 6

PREPARATION: 15m

COOKING: 25m

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



INGREDIENTS

- 1 pkt butter croissants
- 70g (1/4 cup) pizza sauce
- 80g (1 cup) pizza cheese, plus extra 1/3 cup
- 100g pepperoni
- 1 tsp dried oregano leaves, incl extra



**.IN THE.
KITCHEN**

HEARTY LENTIL, BACON & VEGETABLE SOUP

INGREDIENTS

- 1 tbsp extra virgin olive oil
- 2 streaky bacon rashers, trimmed, finely chopped
- 1 brown onion, finely chopped
- 4 garlic cloves, finely chopped
- 1 tbsp finely chopped fresh rosemary
- 250g butternut pumpkin, peeled, cut into 1.5cm pieces
- 1 large carrot, cut into 1.5cm pieces
- 300g desiree potatoes, peeled, cut into 1.5cm pieces
- 1 celery stalk, cut into 1.5cm pieces
- 3/4 cup dried red lentils, rinsed, drained
- 1.5 litres salt reduced chicken stock
- 3 sprigs fresh thyme
- 400g can brown lentils, drained, rinsed
- 400g can borlotti beans, drained, rinsed
- 75g chopped kale and spinach mix
- 2 tbsp lemon juice
- Shaved parmesan, to serve
- Toasted bread, to serve

SERVINGS: 6

PREPARATION: 30m

COOKING: 40m

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



STEP 1

Heat oil in a large saucepan over medium heat. Add bacon, onion, garlic and rosemary. Cook, stirring, for 5 minutes or until onion softens.

STEP 2

Add pumpkin, carrot, potato, celery and red lentils. Stir to coat. Add stock and thyme. Bring to the boil. Reduce heat to medium-low. Simmer, uncovered, for 25 minutes or until red lentils are tender and beginning to break down. Add brown lentils and beans. Cook for 5 minutes or until beans are heated through. Discard thyme.

STEP 3

Stir kale mix and juice into soup. Cook for 5 minutes or until kale just wilts.

STEP 4

Sprinkle soup with parmesan. Serve with toasted bread.

DISCLAIMER

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