

For our NSW readers, we hope that you all managed to get through the recent weather chaos safely!

It's time to get moving and start training for our annual Trek for a Cause"" Planning is in the works, more information to follow shortly.

It's been a busy quarter for our Tempus team and now in the lead up to 30 June. To this end, we have included a great article on preparing for [The 2025 financial year tax and super changes.](#)

On another note, we have recently seen a rise in personal insurance claims across our business so we thought it relevant to include a little information about Trauma insurance and a recent client story. It's never an easy discussion but along with wealth creation and mortgage broking, wealth "protection" (personal insurance) is just as important and a very large part of our service offering to our clients...

Unwavering Trauma Protection, Even After a Claim

Depending on your circumstances, we will often recommend including a "reinstatement option" on your trauma insurance. With our Trauma Reinstatement Option, you can rest assured that your coverage doesn't end after a claim. Instead, after a certain period (typically 12 months) the policy is reinstated for other illnesses other than what you have already claimed.

We have recently had just this situation with one of our clients. After battling cancer and successfully claiming on his trauma policy, he found himself facing an unrelated heart issue just 18 months later. Thanks to the Reinstatement Option, we were able to assist him with another substantial claim, providing crucial financial support during his recovery. Both of the individual claims were in excess of \$500,000.

The 2025 Financial Year Tax & Super Changes You Need to Know!

The new financial year is fast approaching and so are a number of changes to superannuation contribution amounts and the individual tax rates. These changes are outlined below, as is some information on how you may be able to work with these changes when managing your tax affairs during 2024-25. [Click here](#)



Another happy customer!

Our star mortgage broker Sam Drury recently helped this young couple purchase their first home.

Do you know someone looking to get into the property market? Sam can help along every step of the journey. Send Sam an [email](#) if you'd like to learn more.

As always, our Tempus team are here to answer any questions you may have – please [click here](#) to contact us.

your advice for life

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