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Hi <<First Name>>,

We hope you're well and enjoying the last few weeks of the autumn sun.

Tempus Wealth's annual Trek for a Cause is back on Friday June 2, 2023.

This year, we'll be raising funds for Calvary Hospital by walking one of three trails through the Royal National Park, before finishing at the beautiful Bundeena Sports Club for some raffles and an afternoon of fun.

We'd love for you to join us.

Please click here for more information



Three simple ways to ease cost of living pressures

This afternoon, the RBA lifted interest rates by another 0.25%, increasing cost of living pressures even further.

Fortunately, we've come up with three simple ways that we at Tempus Wealth can help keep more cash in your pockets for you and your family to spend on the things you love.

### 1) Keep track of your cash flow

A report this week showed that 300,000 Australian households are already spending more on their mortgage and essential living costs than they are earning.

Thousands more are expected to find themselves in similar circumstances in the coming months as the financial squeeze from higher interest rates and inflation intensifies.

A Tempus Wealth financial planner can help you create and manage a cash flow plan to ensure you stay on top of your family's finances.

# Click here if you'd like to talk about a cash flow plan

# 2) Switch to a more competitive gas or electricity provider.

Tempus Wealth has partnered with Home Now Connect to help you save on your gas and electricity bills.

Simply upload a recent utility bill to Home Now Connect's online portal and within a minute, they'll scan the market and show you how much you could potentially save by switching to a different provider.

### Click here to give it a go

#### 3) Refinance your home loan

We may sound like a broken record, but data shows us that far too many Australian families are paying more interest to the banks then they need to.

Tempus Wealth can help you refinance your home loan to rates from as low as 5.24%. You may even be eligible to receive up to \$4000 cash back from certain lenders for choosing to refinance with them.

If your interest rate is higher than 5.24% or if your fixed rate is expiring at any point this year, get in touch with Tempus Wealth today.

# Click here to learn more

Important Information

Disclaimer: The information in this report is general advice only and does not take into account the financial circumstances, needs and objectives of any particular investor. Before acting on the advice contained in this document, you should assess your own circumstances or seek advice from a financial adviser. Where applicable, you should obtain and consider a copy of the Product Disclosure Statement, prospectus or other disclosure material relevant to the financial product before making a decision to acquire a financial product. It is important to note that investments may go up and down and past performance is not an indicator of future performance.

your advice for life **P** 02 9195 3770 | **F** 02 9195 3771 PO Box 796, Sutherland NSW 1499 Level 1, 550 Princes Highway, Kirrawee NSW 2232

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