

First things first, the Footy season is fast approaching. We'd love you to join our team and clients in our Comp this year – the more the merrier & bigger prize pool. [Tempus Wealth Tipping](#)

Super Contribution Caps are changing.... for the better:

Last week the Average Weekly Ordinary Time Earnings figures for the December 2020 quarter were released. Whilst this normally isn't of too much interest, the figures released will trigger changes to the super contribution caps (both concessional and non-concessional) from 1 July 2021. The annual concessional contribution cap will increase to \$27,500 up from \$25,000. The annual non-concessional cap will also increase to \$110,000 (and the maximum bring-forward amount to \$330,000). This is a further change to superannuation thresholds that will complement the \$1.6m pension transfer balance cap increase to \$1.7m on July 1 this year. [Contact us](#) if you wish to chat about your personal situation and look to maximise the benefits for you – start planning now – "failure to plan is a plan failed"!

Loan Interest rates - are at an all time low, click [here](#) to check out the best rates available or if you would like to discuss your options.

"Quick tip" Looking for a bit of a fitness challenge coming into Winter, Tempus will announce our Charity event in next month's newsletter. In the meantime - grab the Fitbit and start your training!

The real value of advice

The right words of advice - whether it be from friends or family, business mentor, sports coach - can have lasting impact on the way we lead our lives, manage our businesses. The same holds true for financial advice.



We had our team offsite last week to kick off the year and our plans for 2021 for our clients and our team. Here's a snap of our Tempus team after the session. We really enjoyed taking the time out to reflect on a massive year last year and to get our plans in place for a great 2021.

