

Can you believe it? We've almost made it to the end of February already! Reflecting on 2023 there were plenty of headwinds for us all to negotiate with rising inflation and interest rates, a referendum, Chat GPT, geopolitical conflict, a new King and much more.

Now, in 2024, there is a lot of positivity in the air, inflation below expectations for the last quarter and interest rates being kept on hold for February. July 2024 will bring Tax rate cuts to most households - click here to check your personal situation. [Tax cut calculator | Treasury.gov.au](#)

| Annual Taxable Income | Potential Tax savings 2024-2025 Financial Year |
|-----------------------|--|
| \$50,000 | \$929 |
| \$100,000 | \$2,179 |
| \$150,000 | \$3,729 |
| \$200,000 | \$4,529 |

Additionally, the recently announced increases to superannuation contribution caps create further opportunities for you to increase your super savings and complement your tax minimisation strategies. For more detailed information [Click Here](#). Both of these changes come into effect on 1 July, time to start thinking about how these affect you and discuss your personal situation with one of our advisers to get strategies in place early.

Unfortunately, due to a technical error on our side, our end of year update didn't send to our newsletter recipients. As a team, we achieved a lot in 2023 which we were keen to share – [Click Here](#) for our milestones and achievements in 2023!

Tempus Wealth NRL & AFL Footy Tipping Comps:

2024 Footy season is just around the corner with kick off for this year's NRL competition at Allegiant Stadium in Las Vegas happening this weekend. Kick off for AFL is the following Thursday. We will be once again be hosting both an **NRL and AFL Tipping competition** for our clients, staff, friends and family.

Entry is \$25 per competition and the total pool will be awarded to the top three Tempus' Tipsters in each competition. [Click here](#) for more information on how to join.

Finally A HUGE congratulations to our team member Brad and his crew, the Wanda Weapons who took out their first ever GOLD at the recent Australia Surf Rowers League titles in Lorne 🏆. An outstanding achievement against all of the best crews in Australia.

The Tempus Wealth Team



Brad with the Wanda Weapons after winning Gold

your advice for life

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