

First and foremost, we hope that you and your families are well – staying in touch with your mates and the WFH and home schooling is manageable! For our Tempus team in Sydney, we consider ourselves fortunate to be living in Australia and having the opportunity to exercise, buy food, enjoy take away, etc. Our team members in KL and Vietnam are less fortunate with much tougher limits. We remain in daily contact and have been having Friday Trivia afternoons to keep us all laughing! Similarly, thanks to Zoom technology, our client meetings have been fantastic and all our clients have adapted well to this new way of doing things!

If you are having any financial difficulties or concerns, we are here to assist where we can. Some banks are providing some form of repayment relief and Service NSW ([click here](#)) have many options available to small business and individuals needing financial support. If you need guidance on options for your loan repayments or to chat to one of our team about your personal circumstances, ([click here](#)) for a return call.

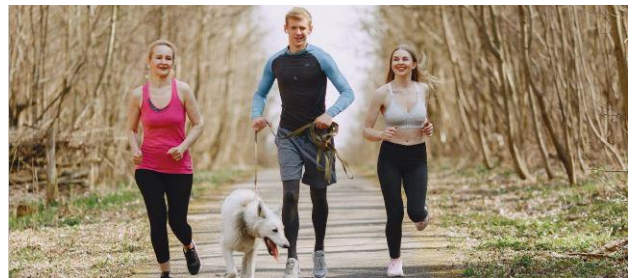
Four steps to plan for a better retirement

Here is a practical approach to creating a retirement plan that will help enable financial peace of mind.



The mental health benefits of exercise

Exercise can be incredibly beneficial for the body, but it's also great for the mind. We all know the feeling - that buzzy, warm glow we get after exercise. There's a scientific reason why moving our bodies makes us happy.



W www.tempuswealth.com.au

E advice@tempuswealth.com.au