

nipper natter

Issue 1 2016

21 September 2016



get ready ...

Sunday 9th October is go day - the first day of the 52nd year of Nippers at North Cronulla SLSC!

We welcome back familiar faces and are excited to meet some new smiling faces ready to enjoy this season. If you still need to register come on down to the Club House this Sunday.

**Paragon**
PLUMBING
Mechanical Services

**Smile Design**
specialist orthodontists
Dr Michael Dineen · Dr Chrys Antoniou

**Bakers Delight**
We're for real.

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SUTHERLAND 9521 2285

25

25 SEPTEMBER
Nipper Registration
Day #3
9:00am to 12 noon

9

9 OCTOBER
Nipper Day 1
Normal Nippers
8:45am start

BBQ

9 OCTOBER
under 12 girls

16

16 OCTOBER
Nipper Day 2
Normal Nippers
BBQ: Under 12 Boys

NC CHARGERS school holiday NIPPER BOARD CAMP

MON 26 | TUE 27 | WED 28 SEPTEMBER
8:30-10:30AM

OPEN TO ALL PROFICIENT NIPPERS 9-14 years
beginners to advanced **all welcome.**

REGISTRATION IS ESSENTIAL

Register with **JODEE CALO 0419 150 264** or
KIM GLASSON 0419 993 459

**3 DAY
CLINIC**

**ONLY \$60
PER PERSON**

payments through
the office

North Cronulla
Surf Life Saving Club
Phone 9523 5846
or email below



Founded 1925

3 DAYS JUST \$60pp

admin@northcronullaslsc.com.au

WE'D LOVE TO HEAR FROM YOU

WE ARE ALWAYS LOOKING FOR IMAGES AND NEWS SO PLEASE SEND ANYTHING FOR POSSIBLE INCLUSION TO ME AT bridget.fazio@enware.com.au

office hours

monday

CLOSED

tuesday

CLOSED

wednesday

10AM TO 5PM

thursday

10AM TO 2PM

friday

10AM TO 2PM

saturday

9AM TO 11AM

sunday

OPEN NIPPER REGO DAYS

apparel sales

Apparel will be available for purchase on every Registration Day. The normal weekly apparel shop will be open on Nipper days when the season starts from 8.30am – 9.30am.

Supporter apparel will also be on display in the Training Room. Prices will be shown on each item on display.

Remember when competing for the North Cronulla - Club Costume, Club Cap and Club Hi-Vis Pink Rash Vest is mandatory.

Compulsory items for nippers are:

Sunday Nippers

- Age Group Nipper Cap
- Pink High-Vis Rash Vest

Nipper Carnivals

- North Cronulla Club Nipper Cap
- High-Vis Rash Vest
- Club Costumes
Girls: One or Two Piece options
Boys: Bumble Bee Costumes





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Mast Wealth

Financial advice and planning to help you create a brighter future.®

Consolidating your superannuation funds can simplify your finances and allow you to concentrate more on things that matter most- your family.

THE PROBLEM

Each year you receive multiple superannuation statements that either clog up your filing cabinet, or worse- get thrown straight into the bin. You always tell yourself that you'll tidy that mess up one day- but you never get around to it.

THE SOLUTION

Your funds can be rolled together so that you end up with just one Superannuation Account (per person).

WHAT ARE THE BENEFITS?

- It may be easier to keep track of super if all savings are in one account.
- Reducing the number of superannuation accounts can reduce paperwork and thereby simplify your family finances.
- Having less superannuation accounts may reduce the total fees being paid, and thereby increase the overall return from the portfolio.
- A more focused retirement strategy may be achieved by looking after only one portfolio.

HOW DOES CONSOLIDATING SUPER WORK?

A superannuation rollover is when you transfer money from one superannuation account to another. To consolidate super funds, you need to rollover all of your existing super funds to one single fund.

Consolidating your super can help you keep track of your money and reduce the number of superannuation statements you receive each year. Most superannuation accounts can be rolled over to another super fund at any time. There are some exceptions (e.g. some employer funds and "defined benefits funds"), so you may need to check with your super fund that your account balance can be rolled over.

When deciding which super fund is the most appropriate one for you, it is important to consider several things, namely: administration and management fees, insurance arrangements and pricing, features & benefits offered by your funds, termination or exit fees as well as investment performance.

You will also need to confirm with your employer that they will be able to pay your ongoing super contributions into your chosen fund. Many employers offer choice of fund which allows you to choose your own super fund, but not all employers have to legally offer this choice.

Mast Wealth are proud sponsors of NC Nippers in 2016 and will donate \$200 back to the Club for every new client.



CAN I DO THIS MYSELF?

To rollover your super properly (avoiding potentially costly mistakes), you are best off seeking professional advice from a qualified financial adviser. They will assist you with the investigations into your current arrangements and ensure that you are fully aware of all of the features and benefits of your current funds, so that you are in a position to make an informed decision- before potentially consolidating into the best of your funds, or even rolling into a new fund altogether.

They will provide you with documented advice in this area and also incorporate guidance on replacement insurance cover (if required) and any other areas of your financial life that you may like to address with them e.g. investments, Estate Planning etc.

Contact Carl Tennant of Mast Wealth today to make an appointment and tidy up your superannuation mess, once and for all.

Carl can be contacted at 02-8522-4500 or via carl@mastwealth.com.au or www.mastwealth.com.au