



Autumn 2026

March has arrived, and with that the weather starts to cool; this brings a fresh chapter and a chance to set your pace for the months ahead.

February delivered mixed signals for the Australian economy.

Labour market conditions were steady. The unemployment rate held at 4.1%, with 18,000 more people employed in January, driven by a rise in full-time jobs and partly offset by a fall in part-time roles.

Wage growth continued to edge higher, up 0.8% in the December quarter and 3.4% over the year, while household spending softened.

Inflation was slightly higher than expected, with CPI remaining at 3.8%, and trimmed inflation (the RBA's measure of underlying inflation) increasing to 3.4%, up from 3.3%.

Reporting season added its usual volatility to the share market.

The Westpac–Melbourne Institute Consumer Sentiment Index fell further by 2.6% to 90.5 in February, impacted by February's cash rate increase.

The Australian dollar strengthened, largely due to global risk sentiment, hitting a three-year high of USD 0.71 by month's end.

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The EOFY jobs that might matter more than you think

As the end of the financial year (EOFY) approaches, investors often focus on topping up super, maximising deductions, prepaying interest or reviewing portfolios. While these are all valuable activities, there are some less obvious tasks that can have a big impact on your tax position, wealth preservation and long-term planning outcomes.

Here are five areas that investors can often miss in EOFY planning.

1. Capital gains in volatile markets

Investment markets have been volatile in recent years, with rapid movements in equities, property and fixed income. When investors buy and sell during choppy market periods, capital gains tax (CGT) considerations become even more important.ⁱ

It is the ideal time to assess whether:

You should realise gains this year or defer them – The decision can hinge on:

- Expected income this year vs next year
- Whether you qualify for the 50 per cent CGT discount
- Available capital losses
- Investment timeframes and risk appetite

You have unused capital losses – Losses can be used to offset realised gains, but they cannot be used against ordinary income. Some investors may find that realising strategic gains before 30 June allows them to “unlock” unused losses that have been sitting dormant.

Be aware of “wash sale” rules. Some investors plan to sell an asset to realise a loss and then quickly buy it back. The ATO calls this a wash sale and may deny the loss.ⁱⁱ

2. Superannuation recontribution strategies

A super recontribution strategy is sometimes overlooked because it requires coordination between pension payments, contributions and tax components. But, when used appropriately, it may significantly reduce future tax for beneficiaries and increase flexibility in estate planning.ⁱⁱⁱ

This strategy usually involves withdrawing a portion of your super (usually from the tax free and taxable components proportionally), then recontributing these funds back into super as a non-concessional contribution (if you’re eligible).

The result is that more of your balance becomes tax free, which can reduce or eliminate the “death benefits tax” that applies when super passes to non-dependent beneficiaries, such as adult-children.^{iv}

3. Bringing forward deductions and deferring income

While prepaying expenses and deferring income is a well-known EOFY strategy, it may not be successful for everyone, so check carefully that it’s useful for you.

Bringing forward deductions – You may be able to prepay, interest on investment loans, income protection premiums, ongoing advisory fees, and professional subscriptions. But if you’re approaching income thresholds (such as Medicare Levy Surcharge minimums, private health insurance rebates or HECS/HELP repayment bands) it’s important to calculate whether repayments will actually deliver you a benefit.

Deferring income – Small businesses using cash accounting may be able to defer invoicing until July and investors might choose to delay receiving distributions or bonuses. But don’t forget that deferring income may affect borrowing capacity or government payments.

4. Managing Division 7A loans

Division 7A can catch business owners off guard at EOFY. These rules apply when a private company lends money,

pays expenses or provides assets to shareholders or their associates. If not handled correctly, the ATO may treat the payment as an unfranked dividend, resulting in significant unexpected tax.^v

To stay on top of your Division 7A obligations:

- Confirm all loans are documented
- Check minimum yearly repayments
- Consider whether to repay, refinance or restructure
- Don’t forget about company-paid personal expenses

A well-timed review can prevent unintended tax consequences and keep your structure compliant.

5. Reviewing your records

Another often missed EOFY task is checking that your records and substantiation are complete before preparing your tax return.

The ATO is increasing its use of data matching programs, so having accurate documentation is essential. This includes keeping receipts for deductible expenses and retaining statements for managed funds and other investments.

EOFY planning is about much more than topping up super or gathering receipts. Hidden traps like CGT and Division 7A timing can create unnecessary tax if ignored, while proactive strategies such as recontributions can deliver long-term estate planning benefits.

By taking a structured approach, you can ensure every part of your financial picture is working together, and no opportunity is missed. We’re here to help. Please give us a call.

i <https://www.ato.gov.au/individuals-and-families/investments-and-assets/capital-gains-tax>

ii <https://www.ato.gov.au/media-centre/wash-sales-the-ato-is-cleaning-up-dirty-laundry>

iii <https://www.superguide.com.au/super-boosters/super-re-contribution-strategy>

iv <https://www.ato.gov.au/tax-and-super-professionals/for-superannuation-professionals/apra-regulated-funds/paying-benefits/paying-superannuation-death-benefits>

v <https://www.ato.gov.au/businesses-and-organisations/corporate-tax-measures-and-assurance/private-company-benefits-division-7a-dividends/in-detail/division-7a-loans>

The silent partner in your wealth plan



When you think about building wealth, you may picture investments, property and superannuation. But there's another critical element: insurance. It's the silent partner in your financial strategy, quietly working behind the scenes to protect everything you've built.

Strategic asset allocation is the hallmark of a robust wealth plan, using diverse holdings to build long-term financial success.

Yet, defending a portfolio against unforeseen events and ensuring a smooth estate transfer is just as vital. That's where targeted insurance solutions come in.

Far from being just a safety net, insurance can be a tool that preserves your assets and keeps your plans on track even when life delivers the unexpected.

Insurance can help to create a more resilient wealth plan, especially for those with complex estate considerations. In other words, the right cover can make all the difference between maintaining your lifestyle and facing financial hardship.

Safeguarding your family

Life is unpredictable. Illness, injury or premature death can derail even the most carefully designed financial plan.

The risk is magnified if wealth is concentrated in illiquid assets such as private business interests or large property holdings. Beneficiaries often need immediate access to cash to cover any outstanding debts, taxes that may be owing, and to manage business continuity. If funds are not available, the executor may be forced to sell the core portfolio, or business assets quickly, and potentially at a loss.

That's where life insurance, Total and Permanent Disability (TPD) cover and trauma insurance can play an important role as a structural defence mechanism for a portfolio and an estate.

Life insurance provides a lump sum to beneficiaries after your death, allowing them to secure their future. TPD cover steps in if you suffer a permanent disability (ie unable to work again), providing the funds for medical care and living expenses. Trauma insurance covers serious illness such as cancer or heart disease, giving you financial breathing room during recovery.

Income protection insurance is another valuable way of providing income if illness or injury stops you from working. It pays up to 75 per cent of your income and helps you to avoid dipping into your savings or selling assets at the wrong time.¹

These policies can mean peace of mind for families, helping to protect assets and ensuring that wealth transfers happen as you intended.

Protecting your business

Insurance is also a cornerstone of small business risk management strategy.

Assessing and managing risks may highlight the need for a range of insurances such as flood and fire, theft, public liability, professional indemnity and cyber liability. These covers can help to defend your business against the crippling expenses that may follow unexpected events.

Risks can also be personal.

Business partners can use life insurance policies to safeguard their interests in case one business partner dies, providing the funds to buy the partner's share of the business from their estate. Without a policy, the surviving partner may struggle

to buy out the deceased's share, forcing a quick sale of the business at a discount. With the right cover, the transition can be smoother, preserving value for the families involved.

Meanwhile, key person cover helps to protect against the financial impact of losing a vital team member to illness or if they die. In the event of a claim, the business will receive the insurance benefit.

Car, home and contents

If your car was stolen or damaged, will your insurance cover its replacement? If your home was completely destroyed tomorrow, do you have adequate insurance to rebuild as well as buy new furniture and fittings? These are things you need to consider when taking out insurance.

Reviewing your cover

Life changes and so should your insurance. Too little cover in any area of your life could leave you exposed, too much could mean unnecessary premiums.

Regular reviews can ensure your various insurances fit with your goals and current circumstances. It's about having the right cover at the right time.

Insurance doesn't generate returns, but it protects the foundation of everything you've built. Without it, one unexpected event could unravel years of planning.

A few smart decisions now can make all the difference when life doesn't go according to plan.

Please call us to talk about how your current cover fits with your financial strategy.

¹ <https://moneysmart.gov.au/how-life-insurance-works/income-protection-insurance>



Warren Buffett: timeless lessons from a lifetime of investing

Warren Buffett has never looked much like a financial celebrity. He lives in the same house he bought in Omaha in 1958, prefers simple food, and has built one of the greatest investment records in history using his long-term value investing strategy.

Now stepping down at 95 years' old from his role as CEO on the board of Berkshire Hathaway, one of America's foremost holding companies, Buffett leaves behind a legacy that has earned him the enduring title of "the Oracle of Omaha."

His story offers valuable lessons for anyone navigating markets, especially during times of uncertainty.

Time, patience, and the ability to change your mind

Perhaps Buffett's greatest advantage was not a secret strategy or a rigid set of rules. It was time, combined with good judgment. He began investing as a teenager and stayed invested for more than seven decades. The power of compounding did much of the heavy lifting, but only because he stayed the course long enough to let it work.

As Buffett famously put it:

"Someone's sitting in the shade today because someone planted a tree a long time ago."

That long-term mindset helped him ignore short-term noise, particularly during market downturns. When markets fell, Buffett did not panic. He looked for opportunity.

"Be fearful when others are greedy, and greedy when others are fearful."

But patience did not mean stubbornness. One of the most misunderstood aspects of Buffett's success is the belief that he simply bought and held forever. In reality, he sold. He adapted. He exited investments when the facts changed.

He acknowledged mistakes, sometimes very publicly, and moved on. Over time, entire sectors he once avoided were embraced, while others he once favoured were left behind.

"When the facts change, I change my mind. What do you do, sir?"

His real edge was not blind adherence to a philosophy, but the ability to apply principles flexibly. He knew when to stay invested, when to add, and when to walk away. That combination, long-term conviction paired with the willingness to change course, is far harder than following any checklist and far rarer in practice.

Staying calm when markets are down

Buffett's calm during market stress has become legendary. He understood that volatility is not a flaw in markets. It is a feature of them. Declines were not signals to abandon investing altogether. They were moments that tested discipline and perspective and rewarded those able to separate temporary discomfort from permanent loss.

As Buffett succinctly observed:

"The stock market is a device for transferring money from the impatient to the patient."

Importantly, his focus remained on underlying businesses and long-term outcomes, not daily price movements. That emotional discipline allowed him to act rationally when others could not, particularly during periods of widespread pessimism.

Investing in what you understand

Another cornerstone of Buffett's approach was simplicity. He avoided businesses he could not understand and stayed within his "circle of competence."

"Never invest in a business you cannot understand."

This discipline kept him out of many speculative booms and fashionable trends. He was not trying to predict the next big thing. He was trying to make sensible decisions repeatedly over long periods of time, accepting that avoiding major mistakes can matter just as much as finding great opportunities.

A crucial caveat: context matters

While Buffett's principles are powerful, his success is sometimes oversimplified. He invested with extraordinary scale, deep access, influence, and capital. He could survive mistakes that would permanently damage the average investor, negotiate unique deals, and wait far longer for outcomes to play out.

This means that while his thinking is broadly applicable – patience, discipline, and flexibility – his exact methods are not always transferable. Blindly copying concentrated bets or individual stock picks without those advantages can introduce risks that do not show up in hindsight success stories.

The real legacy

Warren Buffett did not succeed because he followed rules rigidly. He succeeded because he understood them well enough to know when to bend them, and when to abandon them entirely.

His legacy is not a list of stocks or a fixed formula. It is a reminder that successful investing is as much about judgment, adaptability, and emotional control as it is about time horizons or valuation metrics.

In that sense, Buffett's greatest lesson is not "do what I did," but "think carefully, stay patient, and remain willing to change when the world changes."