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GENERAL INSURANCE PERSONAL INSURANCE FINANCE BROKERS



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Charities proudly supported by IPS:

- Camp Quality
- St John of God Comprehensive Cancer Centre
- 6PR WA Special Needs Children's Christmas Party, Leukemia Foundation
- Pink Ribbon Day / Breakfast
- WA Charity Direct
- Princess Margaret Hospital
- Cancer Support Foundation of WA
- Oliver Foundation

IPS proudly sponsor:

- Perth Soccer Club (Inc.)
- Balcatta Soccer Club
- Daniel Ricciardo Racing
- Monte Motorsport
- Priolo Motorsport
- Maria SS. Annunziata (INC).
- Trinity Aquinas Amateur Football Club
- Balcatta Cricket Club

Merry Christmas 2010

What a year we have had. Not only are we celebrating our 10th Anniversary, but this all happened during a year that bought renewed business activity, after the GFC downturn and the biggest natural disaster to hit Perth.

On the 22nd March 2010, a 15 minute hail storm resulted in over 120,000 insurance claims for damages with the repair bill over \$1 billion.

The team at IPS are used to taking about 280 phone calls per day, but after the storm struck, this leapt to over 600 calls per day for two weeks as well as thousands of emails.

We appreciate the patience of clients as well as the great service the team at IPS and our insurance

company partners displayed during a hectic time.

2010 also marks IPS General Insurance Brokers 10th Anniversary milestone. Reflecting back at the past 10 years, we have certainly grown in staff, premises and better satisfying our clients with their needs.

Congratulations to this years footy tipping winners: 1st Prize: Laura DiRusso, 2nd Prize: Daniel Napier, 3rd Prize: Mark Italiano, 20th Prize: Romina Cangelosi.

We also welcome to the IPS team, Jason Dalziell, appointed to the General Insurance area and Marco Cicchinè, who will be heading up our Finance Broking business, in 2011.

Please see their profiles on Pages 2 and 3.

At IPS we hope you had a good year and wish you a even better year ahead.

Christmas is a time to spend with family and friends. To eat, drink and be merry.

From myself and everyone at IPS, we would like to wish you a happy and safe Christmas and a prosperous New Year.

Frank Cusmano.

"The true sign of intelligence is not knowledge but imagination."

Albert Einstein



CHRISTMAS BREAK

Please note that our office will be closed from:
Friday 24/12/2010, reopening on Tuesday 04/01/2011.
We wish you all a happy and safe holiday.

Check out our website for information on all the products and services we offer

www.ips.net.au

IPS Welcomes Jason Dalziell

IPS is proud to announce our latest recruit to the team that demonstrates our ongoing commitment to clients to enhance our human resources to better meet your insurance needs.

Jason is new to IPS but not new to the Insurance Industry.

Jason was recruited to work for IPS Insurance Brokers on the 1st of November 2010 following 17 years working for some of Australia's leading Underwriters. Jason prides himself on his broad industry knowledge and client focus, and is dedicated to providing a complete approach to the General Insurance experience.

In his spare time, Jason enjoys playing golf (silly game), beach volleyball and catching up with friends on the weekends.

At IPS, we believe that with Jason's skills and industry knowledge, he is a great asset to our company and he looks forward to assisting you with your enquiries and insurance needs.

Please call Jason at IPS Insurance Brokers on 9340 5400 for all your insurance requirements or visit our website: www.ips.net.au



Holiday Advice

Are you counting down the days until you lock up the house and take off for your yearly break?

We wish you a great time, but make sure you have taken some basic precautions:

Home: Make sure your contents insurance is adequate to cover any recent purchases or additions to the household as well as specified items such as antiques, works of art and jewellery. Remember to include items in your backyard such as bikes and BBQs. Is your alarm working satisfactorily? Have you made sure your contact numbers are up to date? Make sure someone is clearing your mailbox of all those post-Christmas sale catalogues.

Vehicles: Make sure that your vehicles are checked before any trips;

a basic tyre pressure check (remember the spare) will ensure a safe and enjoyable journey. Let loved ones know your travel itinerary.

Overseas Travel: Make sure you have adequate travel insurance and also make sure that you know the international phone number for your bank. Also make sure you register with www.smarttraveller.gov.au to get all the latest advice about your destination.

It is a good idea to join WA Neighbourhood Watch. Visit the website: www.nhw.wa.gov.au. It is a great resource for information on how to keep your house secure. There are additional tips on how to secure your home while away.



Most of all, IPS wish that you and your families enjoy your break and stay safe.

Tips for losing those Christmas kilos!

Over the festive season it is easy to over indulge and put on a few extra kilos. Here are some simple, easy to follow, tips to help shed those extra kilos.

1. Drink lots of water. At least 8 glasses a day. It will keep you hydrated in summer and help keep the hunger pains away.
2. Don't skip meals. When you want to lose just a few kilos its tempting to

starve yourself—but eating small meals often can help you maintain a healthy balanced calorie intake throughout the day.

3. Don't believe everything you read on a food label. Foods that claim to be "Fat Free" does not necessarily mean low calories. The same applies for foods labeled "Low Carbs" or "Low Sugar". Always check the nutritional information.

4. If possible, keep a food journal. It will help you keep track of your food intake, and allow you to consciously make adjustments to what you eat and how much.

5. Don't forget to exercise! 30 to 60 minutes a day of physical activity will ensure your health and help you lose weight.

Time to Reflect

Many people use the Christmas/New Year period to reflect on the year that has passed, often in a blur, and begin thinking about the future and how to achieve their hopes and dreams.

Similarly, the new year is a good opportunity to reconsider financial strategies and goals.

Below is an easy-to-follow guide to getting your finances tidied up for the year ahead:

Have your key financial goals changed?

Many clients find that their goals change slightly from year to year. Also, major life events such as serious illness, the birth of a child, inheritance, marriage and the death of a parent or spouse can all result in significant changes to an individual's wealth management goals.

Prioritise your goals

Not all goals are equal, and to ensure you aren't overwhelmed with the task ahead of you, it is important to

rank and prioritise your goals and to decide what time frame you want to achieve them in. Being realistic about your timeframe is essential to ensuring that your goals will be achieved.

Be clear about timeframes

Most industry experts agree that short-term goal is one that can be achieved within a year or so. Medium-term goals typically require two to five years, and long-term goals usually take longer than five years. For example, reducing credit card debt is likely to be a short-term goal, whereas saving for a home deposit would often be a medium term goal. Providing for retirement is a very common long-term goal.

If your financial goals have changed, how will this affect your financial strategy?

This is where the advice of a financial planner is critical. We have the tools and knowledge to create projections that take into account changes to your goals, and changes to your

timeframes for achieving them. These projections will help you to see where your plans for savings, investment contributions, or assets, may need updating.

Be investment savvy

Make sure that your investments support your level of risk and your goals. We can develop a tailored analysis that best suits your individual risk preferences and goals.

Reflecting and thinking about your financial position and setting a clear path is critical in making sure you reach your goals.

Our team can help guide you and make sure you are always on track.

Why not call us in the new year and make a time to discuss your changing needs.



IPS Welcomes Marco Cicchinè

IPS is pleased that Marco Cicchinè will be joining our team and heading our revamped IPS Finance Brokers Pty Ltd in the new year.

Marco has over 15 years experience in finance and also has been a client of IPS insurance brokers during that time.

He brings onboard a detailed knowledge of all areas of finance including residential, investment, commercial and personal finance options. He also has access and is accredited to over 25 banks, non-bank lenders, building societies and finance companies.

With this expanded range of lenders, we feel that all our clients' finance needs will be well catered for. Marco offers a 24/7 service and is happy to visit you at your home or office. Another area of expertise that will be promoted early next year is in the area of finance for Self Managed Superannuation Funds that wish to purchase property as part of their portfolio.

Marco also lives locally and is an active member of the business community serving on the boards of both business and not for profit organisations. He is a Ferrari tragic and F1 nut and enjoys family life, fine wine and giving back to the community.

Please call Marco at IPS on 9340 5400 for all your finance requirements or visit our website: www.ips.net.au



Recipe of the Season

Take advantage of the wonderful mangoes in season during the summer.
A wonderful variation of an Italian classic.

Mangomisù

from *Delicious magazine*

500g mascarpone cheese
600ml thickened cream
1/3 cup (50g) icing sugar
2 egg yolks
1 vanilla bean, split, seeds scraped
1/2 cup (125ml) Grand Marnier
Juice of 2 oranges
300g savoiardi (sponge finger biscuits)
3 mangoes, flesh sliced 1cm thick

Raspberry sauce

1/4 cup (55g) caster sugar
250g fresh or frozen raspberries
Juice of 1 lemon



Line the base of a 22cm springform cake pan with plastic wrap or baking paper. Place the mascarpone, thickened cream, icing sugar, egg yolks and vanilla seeds in the bowl of an electric mixer and beat on high speed until thick and well combined.

Combine the Grand Marnier and orange juice in a separate bowl. Dip half the sponge fingers into the juice mixture and layer in the base of the cake pan. Spread with one-third of the mascarpone mixture, and top with one-third of the mango slices. Repeat the process, then top with the remaining mascarpone mixture, reserving the remaining mango slices to serve. Cover the cake and chill for

2 hours or until firm.

Meanwhile for the raspberry sauce, place the sugar and 2 tbs water in a small pan over medium heat, stirring to dissolve the sugar. Cool slightly, then add the berries and lemon juice. Whiz in a food processor until smooth, then pass through a sieve. Chill until ready to serve. (You can store the sauce, covered, in the fridge for 3-4 days).

To serve, carefully remove the sides and base of the cake pan and transfer the mangomisù to a platter. Decorate with curls of the reserved mango, then slice and serve with berry sauce.



Samantha Napier and Kasey Cuff getting into the Christmas Spirit.

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