



NATIONAL STERLING

"A wealth of knowledge to keep you up to date"

February 2010, Issue 1



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WELCOME TO OUR FIRST EDITION!



**Executive Director
Tony Tzouvelis**

Welcome to the first edition of the National Sterling Group (NSG) newsletter. My name is Tony and I am the Founder and Executive Director of NSG. I have been involved in the finance industry for over 15 years and in that time have expanded NSG to where we are today. From a one man show, we now have a team of financial advisors and a top rate administrative support team .

Now, a lot of you will have received a phone call from our office requesting updated contact details over the past month. Why ?? Well we've listened to your suggestions from our surveys with regards to how we can improve our service to you and have realised that you want to hear more from us. So the first step to achieving this, was for us to undertake a major project of updating all of our clients contact details on our database, hence the phone calls. One of the ways that we are

going to keep you up to date with what's going on at National Sterling is by way of a monthly e-newsletter. We will keep it informative but light with every day articles as opposed to high brow financial jargon. We'll introduce you to the staff and let you put a face to the voice that you hear on the other end of the phone. As it's your newsletter, your feedback on how we can improve it and things you'd like to see the newsletter contain is welcomed and encouraged.

First thing is first though, we need a name and we'd like you to name it. You'll see details on page 3 on how to enter the competition - the winning entry will receive two Gold Glass movie tickets with a \$50 refreshment voucher.

From our family to yours Happy New Year and we look forward to sharing a great 2010 with you.

- Tony

PROFILE OF THE MONTH

Chrystal Evans – Production Manager



Chrystal started with National Sterling almost 5 years ago, so you could say she's grown up here. Many of you will have had dealings with Chrystal in her role of Production Manager. Chrystal has a second to none knowledge of all things lending and along with her department managers strives to deliver you quality products with high quality service

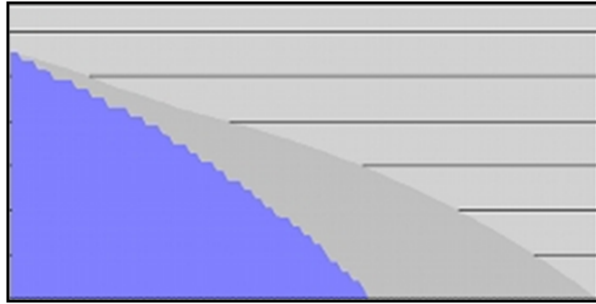
On a personal note we would like to congratulate Chrystal and Philip her partner on their engagement over the Christmas break !!

CONGRATULATIONS TO AXA NORTH SUPERANNUATION

"Best New Product 2009" (Super Ratings) for the launch of Protected Investment Guarantee

"Best Innovation of the Year 2009" (Rainmaker Excellence) for Protected Investment Guarantee

DOES YOUR MORTGAGE LOOK LIKE THIS ?



What is this ??? The grey represents the expected life and amount of interest you will pay on your standard home loan. The blue area is the expected life and amount of interest you will pay on your home loan using our exclusive Mortgage Reduction Plan. Do you want your mortgage to look like this ??

1 in 4 Australians cannot afford to go into retirement and the biggest reason is their life long commitment to their mortgage. Our Mortgage Reduction Plan works by reducing the life of your loan and therefore the amount of interest that you pay and we'd rather see you use that money, than it go into the Bank's interest pool. Sounds good ? We think so, which is why we have a money back guarantee on the program.

[CONTACT US NOW](#) to find out how your mortgage can go into the blue

STAFF RECIPE

Choc Fudge Cookies

Casandra Dalton (Office Manager) *"The thing I love about these cookies is not only are they ready to eat within 30 minutes, but the recipe is made up of everyday pantry staples. They're a great treat that may at the time of making them only cost a couple of dollars."*



2 eggs
1 cup lightly packed brown sugar
½ cup oil
1 tsp vanilla essence
2 cups plain flour
1 tbsp baking powder
½ cup cocoa, sifted

Turn your oven onto 180c. Beat your eggs, brown sugar and oil together in a large bowl. Add vanilla, flour, baking powder and cocoa and mix well to combine. Roll teaspoonfuls of the mixture into balls. Place the balls on a greased and lined baking tray and squish them a little with a fork. Bake for 12-15 minutes or until cooked through. Leave to cool on wire racks (if you can't wait, they taste great warm). Store in airtight container.

Top 3 Personal Insurance Tips For Women!

CHECKLIST



1 Don't forget yourself!

Cover yourself and not just your partner - are you and your partner covered for accident, illness or even worse, death? Or did you think that covering just your partner was enough? We, as women, are renowned for self sacrifice, giving all to our spouses and particularly our children, but personal insurance is one thing you shouldn't skimp on. Even if you are a homemaker, adequate life insurance and trauma insurance is important - these will provide for your family financially should the worst happen.

2 Get the right policy.

Getting the right policy will help come claim time. Generally speaking, if you have personal insurance cover through your superannuation fund, you may find that it can take longer to make a claim. Whereas, a policy taken through an insurance company may be able to make a much faster claim which can be important if you urgently need funds to cover medical costs. Also, a policy taken through your superannuation fund may not cover you for the right amount, which is also important come claim time because the last thing you need in a time of crises is to run out of money.

3 Review your policy regularly.

There are a number of life events that could be cause to reassess your coverage and options. Personal financial changes, such as an increase or decrease in your overall assets, expenses, or income are one set of factors to consider. You may also consider other personal factors like a change in your overall health. Generally speaking you should review your personal insurance yearly to make sure it is up-to-date and still meets all your needs. It is also a good idea to review your policy when planning to have children, and again for each additional child you have. This ensures that the levels you are covered for are enough should anything happen.

After reading the above and this applies to the men as well, if you feel that it's time for you to re-visit your insurance needs, please contact our office on 9533 8555 or email us at insurance@nationalsterling.com.au and arrange for one our Financial Advisors to visit you and discuss what insurance needs you require to ensure that you and your family are adequately covered.

COMPETITION

NAME YOUR NEWSLETTER!

Your newsletter needs a name and who better than to name it than the people who it is has been created for. Submit your entry for the name of this newsletter to newsletter@nationalsterling.com.au and be in the running to win 2 x Gold Class tickets and a \$50 refreshment voucher. Please include your full name and a contact number with your entry.

We will short list the entries to 5 and then put those to an all staff vote. The winner will be announced in the March edition of the newsletter.

GOOD LUCK!!



NATIONAL STERLING REAL ESTATE

Fabian Secatore began working for Tony in early 2005 as an Acquisitions Manager for sourcing and purchasing development sites. We didn't have a real estate nor property management department, but in late 2005 Tony decided to commence National Sterling Real Estate to provide the service to our clients. Fabian had over 20 years experience in Real Estate including running his own successful real estate business, Fabian was chosen to operate National Sterling Real Estate, he concentrated on setting up a running a winning Property Management Company. In 2007 due to our rapid growth Stacey Barker was appointed as General Manager to oversee the day to day running of the business. Stacey came with over 10 year's real estate experience, the majority of those 10 years specializing in property management.

Our Property Managers are highly trained and motivated to offer the highest level of Property Management service and knowledge.

Jennifer Williams began with NSRE in 2008, she came to us with a small amount of Property Management experience but her eagerness to learn and passion for Property Management has seen her develop into an outstanding Property Manager. Jennifer believes NSRE's professionalism, team camaraderie and commitment to quality service is what makes NS special and we have been rewarded by our growing business and excellent results for clients. Jennifer says:

I love my job because it allows me to meet I love my job because it allows me to meet people face to face and create a professional relationship and network with my clients. " I am continually challenged as a property manager working for National Sterling Real Estate and grow with each experience".

"I am very passionate about property management and I hopefully soon will be a landlord myself".

Lauren Warters started with NSRE in 2009. As a Property Manger she is responsible for managing her Landlord's investment as well as looking after the needs of tenants. Lauren came to National Sterling Real Estate with an ambition to continue to sharpen her skills.

Lauren believes hard work is the road to success which is synonymous with her enjoyment of owning and building her own portfolio of properties outside of work with her fiancé John. She incorporates what she learns through owning her own investments, renovating and building them to help her in her day to day work as a Property Manager. Lauren says *"For me owning investment properties is an integral part of my personal life. Therefore I understand the service expected from my clients in order to not just manage their properties but to provide them with honest and up to date information on what is best for them. As your Property Manager my aim is to supply you with the tools to create prosperous investments that not only reach your benchmark and expectations but surpass them."*

The team at National Sterling Real Estate wants the process of owning an investment property to be easy and stress free rather than the daunting process it can be.

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