



Business Matters talks to Jo Hall from Cornerstone FG. Jo is a Sunshine Coast superannuation specialist.

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MINUTES WITH...

JO HALL
CORNERSTONE FG

Jo, how long have you been with Cornerstone and how long have you been involved with the superannuation industry?

I have been a part of the Cornerstone team since 2001. Our team has grown from five to fifteen over that time and from one office in Sydney, to two offices - the second here on the beautiful Sunshine Coast. My life in superannuation began in 2000, however, I started my love affair with Self-Managed Super Funds (yes I know this makes me a pointy-head tech geek) in 2005.

What do you love about what you do?

Where to begin? We are blessed in Australia with one of the greatest superannuation systems in the world. I feel incredibly lucky to be able to partner with wonderful people to help them understand how they can maximise the opportunities of this great system. Because financial planning is such a personal experience (I liken it to opening the kimono, but I promise we never get that personal!), clients become friends. It is a joy to develop such amazing relationships with people from many different walks of life and experience their joy as their goals and dreams become reality.

How long have you lived on the Sunshine Coast?

I am a relatively new resident on the coast, moving here in May last year. My husband Glenn grew up here and always wanted to come back - I'm glad he did!

What do you love about living on the coast?

What's not to love? One aspect I have found is the wonderfully supportive local business community. From our local Chamber of Commerce to the many networking groups on the coast, it has been a joy to meet so many other likeminded business owners who are willing to share their wealth of knowledge. I couldn't imagine any where else where Cornerstone FG and I would have been more welcomed.

How does Cornerstone differ from other financial planning companies?

Cornerstone FG makes it simple! We partner with our clients to help them make smart financial decisions every step of the way. We don't see financial planning as an event, we see it as a journey and as such we work with each client to tailor their own roadmap and perhaps more importantly help them navigate when life's roadblocks or detours appear.

Tell us something about Jo that most people may not know?

My current personal goal is to buy a Vespa scooter. My husband recently bought a motorbike and I am itching to get on the road with him, so for my birthday he bought me a miniature Vespa that sits on my desk to remind me of my goal every day! Keep an eye out for me in the coming months!

What do your clients say about you?

This was a hard question to answer, so I simply asked them; here are some of their responses:

"We are so incredibly glad that we found you, you have made [our retirement] so simple."

"I always feel I can contact you at any time and it is never a drama. You go out of your way to be available for me, which I really appreciate."

"Having a Self-Managed Super Fund has been the best change to our financial position we have made. You have made the whole process extremely simple and you never use jargon. Thank you!"

What are your top three tips for maximising one's super?

1. Spend one hour of your time this year working out the following:
 - a. Know where your super is invested. There is currently more than \$5 billion dollars in lost super. Is some of it yours? If so, claim it!
 - b. Know how your super is invested. One of the beauties of the Australian super system is that you control how your monies are invested. Whether it be in term deposits, residential property or even Asian shares - you can control your investments!
2. Find out about ways to maximise your benefits. Are you eligible for the Government co-contribution? Can you save tax by putting money into your spouse's account?
3. THINK BIG! Your super will grow to a considerable asset over your lifetime. Take charge now, work out what is right for you - retail, industry or a Self-Managed Super Fund - everyone is different! **B**