

**WELCOME TO THIS  
EDITION OF CAREER  
COMMUNIQUE  
X-PRESS!**

In this issue:

- ◆ Coach's Corner: Living your purpose. [Page 2]
- ◆ Ace That Interview: Bad Fit Syndrome [Page 4]
- ◆ In the Spotlight: Interview with Geoff Edwards—Business Coach [Page 5]
- ◆ Q&A: I want to resign [Page 6]
- ◆ Breaking Through the Barrier - dealing with unhelpful mindsets [Page 6]
- ◆ Hot off the Press: [Page 8]
- ◆ Get Dressed for Your Job Interview [Page 9]
- ◆ Monthly Specials [Page 10]
- ◆ Super Splitting [page 11]

Annemarie Cross is a Career Coach, professional Resume Writer and NLP Practitioner, and founder/principal of Advanced Employment Concepts, a consultancy offering specialised services for people striving for success and fulfilment in their business, careers, and personal lives.



[www.annemariexcross.com](http://www.annemariexcross.com)

## CAREER *Communique!* x-Press

### Annemarie's Muses

Greetings to another issue of Career Communique x-Press! I trust you have had another productive month!

We are continuing to put the final touches on our **Pursuing Your Passion – Purposeful Career** coaching program and expect it to be launched within the next month or so. We are still continuing to compile case studies [see note below for our call for research participants] so if you know someone that has had gone from a job they loathe to one they love (or whether you have had experience this yourself) please drop Lyn an email and she will email you our very short questionnaire.

As a special offer for our innovative and empowering program we are offering 5 spots as a special gift to Career Communique x-Press readers. So if you are someone who feels they are treading the 'boredom' treadmill in their current job, but are confused about your career options and believe you would benefit from some support and inspiration in identifying, planning and living your dream role, then Pursuing Your Passion – Purposeful

Careers; 15 steps to clarifying, designing and living your life's calling will support you in achieving this. This program is valued at \$885 plus GST (over 15 weeks) so is a fantastic offer not to be missed!

To enter into our draw all you need to do is to send an overview of your current circumstances at work along with why you believe you could benefit from participating in our 15 week online career coaching program. If you know of someone who would benefit from participating in our program, please extend this special offer to them and have them send their entry into the draw.

Email [lyn@annemariexcross.com](mailto:lyn@annemariexcross.com) or to find out more information about the program email [info@annemariexcross.com](mailto:info@annemariexcross.com)

In the meantime, I hope you enjoy the articles and resources we have packed into this issue.

**Have a great month everyone!**  
**Annemarie**

### CALL FOR RESEARCH PARTICIPANTS

Can we ask you for your support? We are currently compiling inspirational stories about people who have made a career change from a job they loathed to a career they now love! Have you experienced a career change, or do you know of anyone who has experienced such a career change? If so, we'd love to hear from you.

Please contact our Customer Relationship Manager, Lyn Prowse-Bishop at [lyn@annemariexcross.com](mailto:lyn@annemariexcross.com) for further details.



## Pursuing your passion: have you lost the passion for your work?

Ruth was a mid-level manager/team leader working for a multi-national telecommunications corporation overseeing a talented team of 20 customer service representatives. Due to Ruth's talented training, leadership and mentoring approach, she had been able to successfully build a team that was continuously out-performing other groups throughout the organisation. Despite ongoing recognition and accolades for her work, and opportunities for ongoing professional development advancement, Ruth still felt that something was missing, though she did not know what. She had always given 110% dedication to her work, was well liked and respected by both her colleagues and senior management, and enjoyed the interaction with her colleagues. However her job functions and responsibilities no longer held the same meaning and she had slowly been losing interest in her work – something she felt she had absolutely no control over. What made it worse was that she had no idea what else she could do, as this had been her career

# CAREER *Communiqué!* x-Press

## Coach's Corner: Living Your Purpose!

for the past 15 years. So it was an underlying doubt and uncertainty that kept her trapped in a role that she despised with increasing intensity.

Perhaps you can relate to Ruth's situation? You may be working in a position that no longer inspires you, with each day dragging very slowly, almost draining every last bit of energy and motivation from you.

Unfortunately if this rings true for you, you are not alone. A recent survey by an international recruitment agency showed that over 51% of senior executives were unhappy in their roles and had wished they had followed a career path that was more aligned to their interests. According to a Gallop Poll, 71% of workers are not engaged in their jobs, and the United Nations claims that there are spiraling levels of stress around the world due to people unable to find meaning and purpose in their work. However for whatever reason, they choose to remain working in a role that they often despise, find boring and fails to motivate or challenge them.

Why do people stay in a job that fails to have meaning or challenge them?

Through my work with clients, I have found ten barriers and unhelpful beliefs that have prevented them from exploring and finding a career that they could feel totally fulfilled in:

1. Fear of the unknown: people would rather stay with what they are familiar with, rather than taking that leap of faith into something they don't.
2. Lack of clarity, vision or purpose: people lack clarity about their own unique talents and their 'visions' and therefore accept whatever comes their way.
3. Fear of failure or rejection: rather than taking the time to research, plan and live the career they want, people take the first job offered for fear that nothing else will come their way.
4. Lack of self confidence: thinking you haven't the skills or knowledge to do anything else.
5. Unconscious unawareness: some people do not realise that they have an option to truly love their work. They think that 'a job is a job', it pays the bills and that's all that matters. How sad – if only they knew what they were missing out on.
6. Caught up in the 'family tradition': people's career paths can be pre-determined by their parents who wish them to continue the long line of descendents who have been working in 'a particular profession'. It's expected that you will follow in the footsteps of your ancestors. Expected

***“Why to people stay in a job that fails to have meaning or challenge them?”***

*(Continued on page 3)*

## Sick Workplace Syndrome

The Australian Financial Review -- Page: 59 :20 April 2006

Original article by Jill Margo

Researchers in the UK have taken a fresh look at sick building syndrome. The researchers believe that it is not the buildings which are sick and cause sickness in employees; rather, it is the organisations in the buildings. That is not to say that all buildings should not be healthy and clean.

The researchers have found that many office workers get sick because of the stresses they face at work. They may have little control over their time and may not have enough personal space. These things add up and cause great stress.

Workers who have no support at work begin to feel sick, a sickness that is actually psychosomatic.

Many employees also get sick if they cannot control the temperature at work or their own desk space.

[Source: My Business Daily, 20 April 2006--ABIX]

## CAREER *Communiqué!* x-Press

(Continued from page 2)

to take over the family business.

7. External pressures: financial pressures forcing hasty decision making to accept a position that is of no interest.
8. Doubt: people don't believe that there really is the possibility of living their dream career either because it's impossible to achieve or impossible for them.
9. Money outweighing happiness: people may be in a profession that pays significantly high and therefore continue working in a role that they don't enjoy justifying their unhappiness with the fact that they are being well paid.
10. Procrastination: people may take a role that they do not enjoy with the thought "I'll accept this role and then begin looking for another job once I'm settled", but never get around to doing so. Procrastination sets in and blocks them from making the move.

It is an underlying fear that prevents people from taking the steps in getting totally clear about what their interests, skills, and values are, thus inhibiting them from having a career that they can totally feel passionate and motivated about.

If you have connected with Ruth's story or you could categorise yourself as someone who wished they followed a career more in line with your interests, but are still not ready to move forward, ask yourself:

- ◆ *What is preventing you from exploring and planning a career in which you can feel totally fulfilled and worthwhile, looking forward to each and every day with enthusiasm?*
- ◆ *Are you willing to accept mediocrity within your work – or would you rather have a job where you can experience real meaning and fulfillment?*

### Remember:

If you continue to do what you have always done, you will continue to get what you have always gotten.

If you were guaranteed not to fail - then what would you be doing?

If you're at the point in your life where you are ready to step up but feel you could benefit from support, it may be wise to hire a career coach.

Here's to reclaiming passion and motivation in your work!

Note: We are offering 5 people complementary entry passes into our upcoming inaugural Pursuing Your Passion – Purposeful Careers coaching program. To learn more, check out *Annemarie's Muses* at the beginning of our newsletter.

### **Annemarie Cross**

Our Sponsor:



[www.acethatinterview.net](http://www.acethatinterview.net)

Do you ever "trip over your own tongue", become "tongue-tied", or feel you're just not delivering your best performance during a job interview?

Imagine if you could:

- ◆ conquer the top 10 mistakes that 9 out of 10 job seekers *unknowingly continue to stumble on*;
- ◆ answer each question easily and effortlessly; and
- ◆ maintain a professional persona throughout your next interview to **secure that edge over your competitors!**

Ace that Interview! Cutting-edge interview techniques EXPOSED! is the resource you have been looking for, jam-packed with interview strategies.

*I recommend "Ace that Interview" for its practical advice and "insiders" view that would otherwise be difficult to find in one comprehensive source.*

**Gayle Briggs**, Senior Consultant, ATTAIN PEOPLE SOLUTIONS

## CAREER *Communiqué!* x-Press

### Ace That Interview!

While practising for your upcoming interviews, an important factor to consider is the questions you will ask of the interviewer to ensure you and the organisation have the 'right fit'.

The latest edition of HR Magazine claims that during the month of March there were sensational opportunities for both HR and job seekers.

If you are considering a career change, you may want to take heed of some of the key factors discussed in the article to avoid becoming a casualty of the 'bad-fit' syndrome.

In summary, it is important to gain understanding around:

- ◆ The 'right fit' - to ensure you perform better in your new position allowing you to advance...
- ◆ Self awareness – do you prefer a stable, low-key role, or are you stimulated by change, challenges and a fast-paced environment...
- ◆ The importance of research and preparation – comprehensive research to gain key information about the company, its culture, and the team you will be working with...
- ◆ Management / leadership style – observe the responses for clues as to whether you will have a good match with your manager...
- ◆ Seek Your Comfort Level – based more on your intuition rather than fact, what does your 'gut' tell you? Is it a dynamic work environment that you can get excited about? Does the idea of working with the company thrill you?

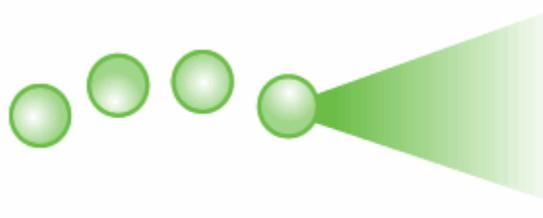
***"If you are considering a career change ... avoid becoming a casualty of the 'bad-fit' syndrome."***

Here are three of the top 25 questions that can determine whether you would be a good fit with the prospective employer:

1. How would define the company's culture?
2. Could you describe the company's management/leadership approach?
3. How have you found working for the company? And, what would be the two or three most important key elements?

For a list of 25 interview questions, review the original article:

Source: <http://www.shrm.org/hrmagazine/articles/0306/0306daniel.asp>



Welcome to Catapult  
your Career's *In the  
Spotlight* segment!

Each month our resident  
Career Coach – Annemarie  
Cross will hold one-on-one  
informational interviewing  
sessions with key people  
from diverse industries to  
gain an informative  
'snapshot' of their day-to-  
day responsibilities; what  
attracted them to the  
industry; and what they  
LOVE about their jobs!

Relevant, supportive, up to  
date and fun information!  
Grab a coffee - sit back –  
and ENJOY!

## O v e r v i e w

This month we are  
speaking with Geoff  
Edwards—Business Coach

To access In the Spotlight  
Online, [click here](#).

## CAREER *Communiqué! x-Press*

### Interview with Geoff Edwards—Business Coach

**AEC asks:** What attracted you to this profession?

**Geoff answers:**

Working with people and supporting them to be the best they could be, whether they are individuals, business owners or professionals has always been a natural part of me for many years. After coming across coaching in early 2000, I was excited at the prospect of being able to transfer these skills into my own successful coaching business.



**AEC asks:** What studies/training did you have to complete?

**Geoff answers:**

An Engineering qualification, 30 years Corporate background, Small Business experience and Certified coach/Personal Development training provides me with the background to facilitate change with people and people in business.

**AEC asks:** Can you provide a snapshot of what a typical day would involve for you?

**Geoff answers:**

A typical day involves working with a range of clients either locally, interstate or overseas in bringing about change and the achievement of inspiring goals. Blending this with marketing to extend business exposure as well as managing the business ensures a leadership approach daily.

**AEC asks:** What do you love most about your job?

**Geoff answers:**

My ability to support people and bring out their potential with consistent results over and over again is an amazing experience. Typical areas of focus in coaching include increasing business profitability, achieving work-life balance, reducing stress levels, handling emotions or increased communications. The exciting part about this is that these changes last, unlike your one-off motivational seminar.

**AEC asks:** What would be the least favourable areas about your role?

**Geoff answers:**

The ability to increase exposure of a coaching business for the greatest impact globally, could be viewed as a challenging business opportunity rather than least favourable area

Continued... [[click here to continue reviewing the interview](#)]

## Made, not born

The Australian Financial Review -- Page: 44-45 :134  
April 2006  
Original article by Peter Cosgrove

Leadership takes many forms, but a potential leader needs to "want" to lead, demonstrating motivation, and a group must let itself be led. Motivation is a quality that some people possess in abundance, but it can also be honed or guided - thereby demonstrating the potential for leadership qualities to be taught or nurtured. To hold sway as a leader the team's attention needs to be gained and held. Primarily, this means communication and interpersonal skills are paramount. A team's success or failure can be measured against a leader's ability to articulate goals and inspire people involved in achieving the goals.

[Source: My Business Daily,  
13 April 2006--ABIX]

## CAREER Communiqué! x-Press

### Q&A

Dear Career Coach,  
I want to resign from my current employment however I have no idea about how to approach this. Can you provide a few pointers?

Confused!

Dear Confused,

When approaching your boss regarding your pending resignation, honesty is the best policy - along with professionalism - so avoid all negativity if possible. You don't want to burn any bridges, as you never know who you may be working with within the next few years (perhaps your current boss if they decide to leave and move to another organisation - which you happen to be working at as well!). So leaving on negative terms is to be avoided at all costs, even if the catalyst



for your departure was a difference of opinion.

Remember to thank them for the opportunities you have had through the years and that you have enjoyed working on 'particular' tasks (there's bound to be some areas of the job you liked that you can pick some positive comments from).

This must all be put in an official resignation letter, which again should be courteous and polite, providing the date you wish to depart (which should provide the employer with the number of weeks notice as stipulated in your contract).

I wish you all the best!

**Annemarie Cross**

### Breaking Through the Barrier - Dealing with Unhelpful Mindsets

Are you currently in the grip of negative internal thoughts that are blocking you from achieving your goals in either your life or in your career? Perhaps you do not even realise that your current mindset is unhelpful and therefore can prevent you from accomplishing your goals. Do any of these unhelpful mindsets sound familiar?

#### **All or nothing:**

You view situations in extreme terms, allowing no middle ground: seeing things in black or white and not as opportunities that include shades of grey.

"If I can't have every one of my colleagues and supervisors say how wonderful my performance has been,

I'm not even going to bother."

#### **Emotional reasoning:**

You feel something so strongly you think it must be true.

"I feel like a failure, so it must be true."

#### **Mind reading:**

You perceive others' meaning without actually communicating with them first.

"My boss didn't say anything about my completed work so therefore they must have hated it."

#### **Over-generalisation:**

You come to a conclusion based on a single event.

(Continued on page 7)

## CAREER Communiqué! x-Press

(Continued from page 6)

"That colleague's reaction was not what I expected, therefore my work is terrible. I'll never be able to satisfy them again."

### **Shoulds & Musts**

You enforce severe operating rules on yourself and/or your work.

"Every one of my colleagues/clients **must** sing highly of my product/services."

"Everything I do **must** be perfect."

Negative internal thoughts and unhelpful mindsets can also be a sign of fear. A few of the most common fears that prevent people from achieving their goals can include:

- ◆ Fear of success
- ◆ Fear of failure
- ◆ Fear of abandonment/rejection
- ◆ Fear of the unknown
- ◆ Fear of being judged
- ◆ Fear of fear

Recognising one's fear is often difficult as it can be disguised in some extremely subtle ways. Do any of these sound familiar?

### **Rationalising:**

Generating many excuses as to why it's not going to work and actually believing and feeling comfortable with these statements.

### **Avoidance:**

Spending too much time on tasks that should not take long at all, thus avoiding having to think

about or move forward to the task that may seem a little overwhelming.

### **Busyness:**

Creating chaos and confusion and becoming so busy that you are continually being distracted from your real goal. This can also manifest itself as procrastination, where you attend to everything BUT what you should really be working on.

Some people may experience an unhelpful thought for a fleeting

moment but move on quickly, not allowing the negativity to consume them. However, for those people who are continually experiencing negative thoughts that block them from moving forward, there may be a need to look at why this is occurring and how they will change those negative internal thoughts into more constructive and positive ones.

Here are some techniques to challenge and transform that negative voice into an uplifting and empowering one:

- ◆ Identify that these **are** negative thoughts that are playing over and over like a broken record and are indeed crippling and preventing you from achieving your goals. Here is how you can think differently about the abovementioned unhelpful mindsets:

#### All or nothing:

Unhelpful: "If I can't have every one of my clients/colleagues say how wonderful my product/services are, I'm not even going to bother."

Give yourself permission to think in a more balanced way. "I would prefer that each of my clients and colleagues sing highly of my

products and services, but I realise that not everyone is going to appreciate my talents or my style; AND, that's ok!!"

#### Emotional reasoning:

Unhelpful: "I feel like a failure, so it must be true."

Your feelings should not be held as factual evidence, so it is crucial for you to inspect the evidence objectively to give you an accurate understanding of the

event. "There have recently been a few decisions that I have made that have not worked out as I had hoped or planned, BUT that does not make me a failure as a person."

#### Mind reading:

Unhelpful: "My client didn't say anything about my product/service so therefore they must have hated it."

Your negative thoughts and mindset could see you projecting and imagining negativity in the minds of others. Instead of imagining what you believe the other person is thinking – ask them!

#### Over-generalisation:

Unhelpful: "That client's reaction was not what I expected, therefore my work is terrible. I'll never be able to satisfy another customer."

Assessing the evidence and creating alternative statements in view of your findings should assist you in avoiding coming to sweeping conclusions. "My client's reaction was not what I expected.

(Continued on page 8)



(Continued from page 7)

I would have preferred a more elated response, however I realise that my talents and services are not for everyone, and that's ok."

Shoulds & Musts

Unhelpful: "Every one of my clients **must** sing highly of my product/services." "Everything I do **must** be perfect."

Offering the best possible product and service and having a client sing highly of your work is something that we all strive to do.

However, if you approach this with a mindset of 'must' and 'should' you may be setting yourself up for disappointment, which can lead to another unhelpful thought of "The client didn't like my work, therefore I am useless."

Aim for a more flexible way of thinking: "I would prefer all of my clients to think my product/service is outstanding and I will work to the best of my ability. However, I realise that my talents and services are not going to be for everyone, and that's ok."

Monitor yourself constantly and STOP those negative thoughts by replacing them with positive self-talk. As you soon as you begin to feel yourself relapse into a negative frame of

## CAREER Communiqué! x-Press

mind, imagine a huge red stop sign, and replace this with a more positive, helpful and empowering statement.

- ◆ Type and print out your favourite inspirational quotes and place these on the wall in direct view where you will be reminded of them constantly.
- ◆ Surround yourself with positive people and get support from positive friends and colleagues. Remove yourself from negativity even if it means limiting (or even ceasing) your association with unconstructive and pessimistic people.
- ◆ Seek help from a professional to research, destabilise and change those negative internal thoughts into positive and uplifting thoughts if you continue feeling blocked.
- ◆ Recognise that you do have unique talents, strengths and achievements. Write these down on a piece of paper and focus on these gifts daily to reinforce them.
- ◆ Begin and end your day with empowering exercises such as affirmations, journaling and meditation.

### To your empowerment!

## Hot off the Press: Keeping up with the News

### Exciting news for our clients and reader's of Career Communiqué x-Press!

We have recently joined forces with Helen Robinett, a leading Image Consultant from Image Quest who will be contributing informative articles within x-Press from time to time.

Helen Robinett advises individuals and presents seminars and workshops on image management strategies to enhance professional and personal presence.

Her background includes 20 years corporate experience in sales and marketing in the banking and finance sector. She is highly skilled in understanding the power of first impressions in the business world.

Recognised as a leader in the image profession, Helen is 2005 past President of the Association for Image Consultants International in Australia and a member of the National Speakers

Association Australia. Also a board member of Try Youth and Community Services, Helen is passionate about empowering individuals to achieve increased confidence and self esteem.

Helen's subtle and personal style has transformed many individuals to gain increased confidence, self esteem and new possibilities in their careers and lives.

Helen can be contacted at: <http://www.imagequest.com.au/>

Check out Helen's article in this month's issue of x-Press [page 9].



## Get Dressed for your job interview

By Helen Robinett -  
www.imagequest.com.au

Your focus is clear. You know what the next step in your career is and the interview you have been waiting for has just landed in your lap! Your resume has been revamped and you are feeling confident. You have even anticipated the questions they might ask and have prepared some great answers.

Now what are you going to wear? First impressions are made in seconds and they really do stick! The visual perception of the person conducting the interview will remain their reality.

The recruitment manager of a leading accounting firm told me about the effect it had on him during an interview. All candidates looked great on paper. Their resumes were complete and all were well qualified for the position. One enthusiastic young man arrived wearing a suit that was clearly too big – the shoulder seam hung down his arms, the pants were clearly too long and you could fit a whole fist down the collar of his shirt!

The manager was left with the perception that this young man didn't care enough to dress appropriately to represent the organization that would possibly hire him.

## CAREER Communiqué! x-Press

Needless to say, he didn't get the job. Let's not allow this to happen to you! Make a checklist of the following points before you head out for your interview.

### ◆ What should I wear?

Generally, it's a good idea to wear a suit for a job interview. Go with something simple, in a neutral tone. The more conservative your field is, the more conservative your suit should be. If you're applying for a job in law or accounting, navy or charcoal are conservative and reliable colours.

### ◆ What if my interview is for a job in a more casual setting?

Of course, you must be appropriate for the job you are applying for. If you are applying for a job in a warehouse, a suit will look ridiculous! Keeping that in mind, dress a little better than you would for a day at work and make sure your clothes are neat and clean.

### ◆ My interview is for a job in a medium size accounting company.

**Traditionally it is conservative, but this group are a bit more casual. How should I dress?**

You can't go wrong in a suit, but you do want to give the impression that you are the best candidate. Observe people arriving for work. Choose any day other than a Friday (casual Friday!). Again, follow the rule of dressing better for the interview than you would for a typical day at the office.

### ◆ Do I have to buy a new suit?

As long as your suit is in good condition and not outdated, it will be fine. If you do decide to purchase a new suit, buy the best one you can afford and make sure you don't get anything too trendy. You want your investment to last.



### ◆ What shoes should I wear?

Always wear closed-toe shoes that are immaculately polished. Exposed toes are never going to be appropriate for a job interview. Black shoes will work with everything and stick with a conservative style – avoid the trendy stuff. Women are best to avoid very high heels.

### ◆ What about my nails and grooming?

Your nails should be clean. A man's nails should be kept short and a woman's nails shouldn't be excessively long and should be bare or polished in a neutral color. Make up for women is best kept neutral and understated. A good foundation is essential to even out the skin tone.



### ◆ What about jewelry and accessories?

A little jewelry is fine – keep it simple. No more than 1 ring on each hand and a simple pair of earrings for women or a necklace to add a final touch to an outfit. Leave your backpack at home! A folder or portfolio is appropriate to carry a resume in and a woman can carry a medium sized handbag as well.

## Monthly Specials

Want to dramatically increase your candidacy throughout the job search process by elevating your credibility, image and overall professional branding statement?

### Imagine:

- ◆ Seizing the recruiter's/potential employer's attention from the get-go as a high quality candidate?
- ◆ Positioning your competitive edge far above your competitors with a compelling visual portrayal of your expertise;
- ◆ Leaving a memorable impression with a recruiter, potential employer, or network contact by leveraging visual dynamism within your application;
- ◆ Strengthening your bargaining power at salary negotiation phase, by allowing you to combine both visual and auditory elements during your discussions;

## CAREER Communiqué! x-Press

- ◆ Allowing recruiters potential access to your expertise and credentials 24/7 x 365 days;
- ◆ Getting multiple lucrative job offers for positions you have only dreamed about?

### What would that mean to you?

Well now you too can experience the above by harnessing leading edge techniques in career marketing in our dynamic Career Web Portfolios to transform your paper resume into a powerful, visual portrayal of your professionalism and expertise.

During the month of May when you invest in any of our career marketing packages receive \$100.00 (incl. GST) off any of our Career Web Portfolio packages plus 12 months free hosting - a further \$24.95 saving. That's a total saving of \$124.85.

To review some of our samples click on any of the samples below.



To learn more about our cutting edge product visit:  
[www.resume-showcase.com](http://www.resume-showcase.com) or contact Annemarie at  
[info@resume-showcase.com](mailto:info@resume-showcase.com)

## Time and a new tie make networks work

The Australian Financial  
Review -- Page: 50 : 18 April  
2006

Original article by Brad Hatch

Organisations are increasingly training employees in techniques to improve their networking skills. PricewaterhouseCoopers offers staff lessons in everything from body language to conversation style, while another teaches "speed-networking", a variation on speed dating. Robyn Henderson, of Networking to Win, says networking requires time and sincerity in order to build a chain of helpfulness. Rather than just swapping business cards, it is about building rapport and being remembered. People want to do business with someone they know.

[Source: My Business Daily,  
18 April 2006—ABIX]

## CAREER Communiqué! x-Press

### Couples Can Save up to \$21,000 by Super Splitting

By AMP Financial Planner, Mary Benton\*

Couples can save up to \$21,000 by taking advantage of the new super splitting rules, which allow people to share superannuation contributions with a spouse.

The new rules allow couples, including de facto partners, to have two bites of the tax-free threshold cherry, and save up to \$21,000.

The tax-free threshold is the part of a person's super that is not taxed, as long as it is paid to a person after they turn 55.

Couples can both withdraw up to \$129,751 each (the 2005/2006 tax-free threshold), or nearly \$260,000 together, without paying lump sum tax. If an individual withdrew \$260,000, they would pay around \$21,000 in lump sum tax.

As well as couples accessing two tax-free thresholds, they could take advantage of two Reasonable Benefit Limits (RBLs), which is the amount people can take out of super with tax concessions.

Super splitting could also be useful where couples' superannuation balances are uneven and one partner is close to breaking their RBL.

The new rules open up a world of opportunity for low income earners and non-working spouses, quite often women.

By allowing couples to benefit from a share of their partner's superannuation contributions, the new rules would mean couples could each have a super pension in retirement.

Having two income streams will help couples reduce the amount of income tax they pay. For example, if a person receives a retirement income stream of \$50,000, they would pay more marginal tax than if they received two incomes of \$25,000.

More Australians will have access to the benefits that come with superannuation and greater control of their retirement savings thanks to the new rules.

Superannuation is now an even more attractive proposition for people saving for the lifestyle they want in retirement.

AMP's major retail and corporate superannuation customers will be able to take advantage of super splitting from 1 July 2006 when the new super splitting rules become effective.

Splitting applies to superannuation contributions made from 1 January 2006 and people can apply to 'split' after the end of each financial year. So the first time people can apply to share their superannuation with a spouse will be from 1 July 2006.

People wanting more information about superannuation splitting and other financial issues, can log on to [www.amp.com.au](http://www.amp.com.au) or call 133 608 to order a free copy of the Thinking Ahead CD-ROM, AMP's comprehensive guide to financial advice.

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