

Our Gems

JEM MONTHLY NEWSLETTER: MAY 2025



Monthly Newsletter

May 2025



In this newsletter
you can expect:

Page 3: Meet Gabriella, Our newest
Client Services Officer

*We are delighted to introduce the newest
member of our financial advisory team...*

Page 4: Macquarie: End of financial
year (EOFY) Pension Recalculations

*Macquarie are committed to making the end
of financial year (EOFY) as smooth as
possible for you...*



Meet Gabriella, our new Client Services Officer

We are pleased to announce the addition of Gabriella McCloy to our financial advisory team. With her extensive experience in the legal industry and dynamic administrative roles, she brings a wealth of knowledge to our organisation.

Gabriella possesses a passion for administration and organisation, complemented by a keen eye for detail. She firmly believes that effective communication is essential in fostering trusting relationships with clients.

Gabriella is always willing to lend assistance wherever needed.

Outside of work, Gabriella enjoys spending time with her loved ones, reading, taking leisurely walks in her local park, and cherishing moments with her two ragdoll cats.

Gabriella looks forward to establishing relationships with you and providing an efficient and seamless experience.



Macquarie: End of Financial Year Pension Recalculations

In the first week of July every year, Macquarie recalculate the pension amounts for the new financial year. During this time, which we also refer to as 'the pension freeze' or 'pension escalation', you won't be able to make any changes online to pension payments.

1. During pension recalculations

- a. No changes can be made to pension accounts online during the pension freeze. Any pension payments or lump sum payment requests received during this time will be processed after the pension recalculations have been finalised.
- b. If your pension payment is due during 'the pension freeze', the pension payment will be processed on time, but the amount will be the same as the preceding pension payment.

2. After the recalculations

- a. The pension payments will be adjusted according to your pension indexation option and payment frequency for the new financial year.
- b. Review your first pension payment in the new financial year.
- c. If you're getting a pension payment in July, you may only have a few days to review the amount and make changes if required.
- d. To give you more flexibility, your adviser can now select a specific payment day for your regular pension payments.

Thank you for reading!