

You're in the top 10% of tradies, FIFO, and mining workers across Australia. That means you're making solid financial decisions and managing your money better than most, which is a great spot to be in.



Here are some common gaps we often see at this level:

Not fully using your super or tax-effective strategies

Many tradies and FIFO workers aren't maximising their super contributions or taking advantage of tax-effective strategies. With the superannuation guarantee rate now at 11.5% and set to rise to 12% in July 2025, leveraging concessional contributions and strategies like salary sacrifice can significantly boost your retirement savings and reduce your tax bill. Self-Managed Super Funds (SMSFS) are also on the rise, with over 600,000 SMSFS now managing more than \$800 billion in assets, offering greater control and tax advantages for those who want to take charge of their financial future.

Property equity that's not working for you

Many in the mining and trades sector own property but aren't using their equity to grow wealth. Regional mining towns like Broken Hill and the Pilbara have seen house rental yields as high as 8.1% and ongoing capital growth, making property a powerful tool for building wealth if managed strategically. Yet, without reviewing your property's performance and considering options like refinancing or investing through your super, you could be missing out on significant returns.

✓ Debt is quietly eating into your wealth

Debt remains a hidden drain for many Australians: 23% of people plan to tackle bad debts like credit cards and personal loans this year. High-interest debt can quietly erode your savings and limit your investment capacity, so it's crucial to have a plan for managing and reducing it, especially as cost-of-living pressures and interest rates remain high.

✓ No regular check-ins on your financial goals

Without regular reviews, even the best plans can go off track. According to recent research, 75% of Australians have set financial goals for the year, but only a fraction regularly check their progress. Regular financial check-ins help you adapt to changes, like job shifts, market movements, or new legislation, so you stay on course and make the most of your hard work.

These insights should show you that while you're ahead of most, tightening up these areas with the right plan can help you move from “doing okay” to building serious, lasting wealth.

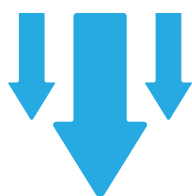


What's next for you?

At Nu Wealth, we've helped hundreds in your shoes. The ones who keep growing are the ones who stay curious and ask, "What's next?"

You've built a solid base. Now it's time to think long-term, building wealth that gives you freedom, options, and security for years to come.

Here are some areas people like you often explore next:



Using your strong financial position to reduce tax

With your solid financial footing, there are smart strategies available to help you legally minimise your tax burden. For example, salary sacrificing and structuring investments through your super can reduce taxable income. In fact, Australians who use tax-effective strategies can save thousands annually, keeping more money working for them.



Growing your investment portfolio

Many tradies, FIFO workers, and mining professionals start diversifying their wealth by investing in property, shares, or setting up a Self-Managed Super Fund (SMSF). Over 60% of SMSFS in Australia invest in property, making it the most popular asset class within SMSFS. This approach can provide steady income streams and capital growth, helping you build a more resilient financial future beyond your regular income.



Structuring your finances to protect what you've built

Protecting your assets is just as important as growing them. Setting up trusts, insurance, or legal structures can safeguard your wealth against unexpected events or business risks. Did you know you could start your own Self Managed Super Fund from \$150,000 which can help protect your assets which is crucial to maintaining your financial security.



Creating a wealth plan tailored to your goals

A personalised wealth plan acts like a roadmap, aligning your financial decisions with your life goals, whether that's buying a home, funding education, or retiring early. Studies show Australians who actively manage and diversify their investments are three times more likely to achieve financial independence before retirement. Working with experts can help you prioritise your objectives, manage risks, and stay on track to achieve long-term financial freedom and peace of mind.

The economic landscape is shifting, and even the most prepared can be caught off guard by sudden global or national changes. That's why our exclusive report doesn't just outline your next steps for protecting and growing your wealth-it also includes a concise macroeconomic snapshot, giving you the critical context you need right now.





The Impact of the Global Economy on Australia's Local Economy

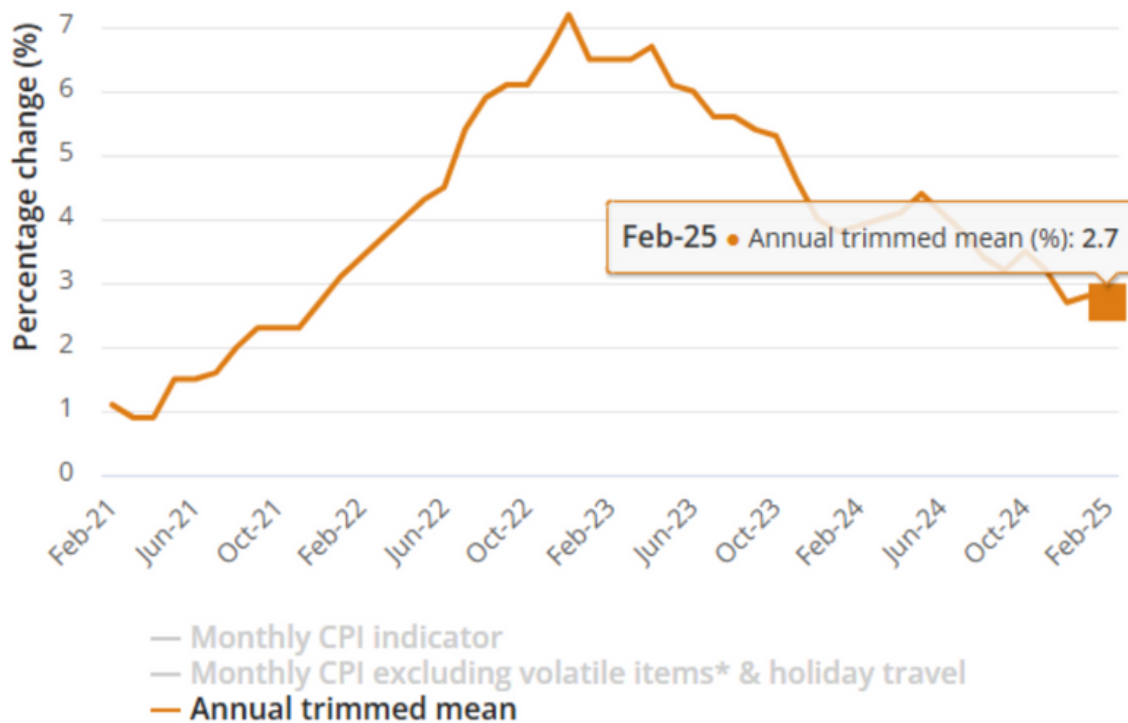
Australia's economic landscape is increasingly shaped by developments beyond its borders. This report examines how global factors, such as international trade tensions, shifting supply chains, and worldwide inflation, are influencing Australia's local economy.

The global economy in 2025 is shaped by several key factors, such as:

- Ongoing conflicts and trade disputes between the U.S. and China have disrupted global supply chains and reduced global trade volumes.
- Extreme weather conditions have impacted agricultural output and increased the cost of commodities, affecting global inflation.
- Inflation caused by rising commodity prices and supply chain disruptions led to higher interest rates that affect borrowing costs for businesses and households.

For Australia, the ripple effects of these global trends are strongly felt. The nation's heavy reliance on exports makes it vulnerable to shifts in global demand. In 2025, export revenues from these key resources are projected to decline by 8%, primarily due to reduced demand from trading partners like China.

The rising commodity prices and global supply chain disruptions have contributed to inflationary trends in Australia. While inflation has shown relative stability, with an average inflation rate of 2.7% recorded in February 2025, these pressures still influence consumer spending patterns and business investments.



Source: Australian Bureau of Statistics

While inflation is declining, the average rate remains higher compared to previous years.

The tourism sector, which is an important contributor to Australia's economy, is showing signs of strong recovery despite global uncertainties. Tourist arrivals increased by 11% from January to February 2025. However, these figures remain 27% lower than pre-pandemic peaks.

Overall, while Australia's economy is projected to grow modestly in 2025, it faces significant headwinds from global economic uncertainties, trade tensions, and slower growth in key export markets. The RBA's accommodative monetary policy and a weaker Australian dollar are expected to provide some cushioning against these external shocks.

Trump Tariffs: Impact on Stock Market and World Trade

The tariffs imposed during Donald Trump's presidency continue to cast a long shadow over global trade and financial markets in 2025.

- The Trump administration imposed 25% tariffs on most imports from Canada and Mexico and 20% on Chinese goods by March 2025.
- Major U.S. stock indices, including the S&P 500, fell ~6% from April 2–21, 2025. The technology and manufacturing sectors, which are heavily reliant on global supply chains, are experiencing the sharpest declines.

S&P 500

5,287.76

↓ 10.10% -593.87 YTD

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1D 5D 1M 6M YTD 1Y 5Y MAX



Source: Google Finance

- Australia faces a baseline 10% tariff on all its exports to the United States and 25% on steel/aluminium, imposed as part of Trump’s global “reciprocal tariffs” policy.
- Economic projections foresee a potential 0.1% reduction in Australia’s GDP by 2025 due to the tariffs and associated global trade tensions.

In summary, Trump’s tariff will s impose an estimated AUD 13 billion in 2025, with a notable impact on GDP growth and a slight rise in inflation. The Australian government is managing the situatio by focusing on avoiding escalation and seeking dispute resolution mechanisms under the US-Australia free trade agreement.

Commodities Market in Australia

- The Reserve Bank of Australia’s (RBA) Index of Commodity Prices fell by 6.5% year-on-year in March 2025 in SDR terms, marking the 25th consecutive month of decline, though the pace of decline has slowed compared to previous months.
- In Australian dollar terms, the index decreased by 2.8% year-on-year and by 1.7% month-on-month in March 2025.

Australian Commodity Market Snapshot 2025

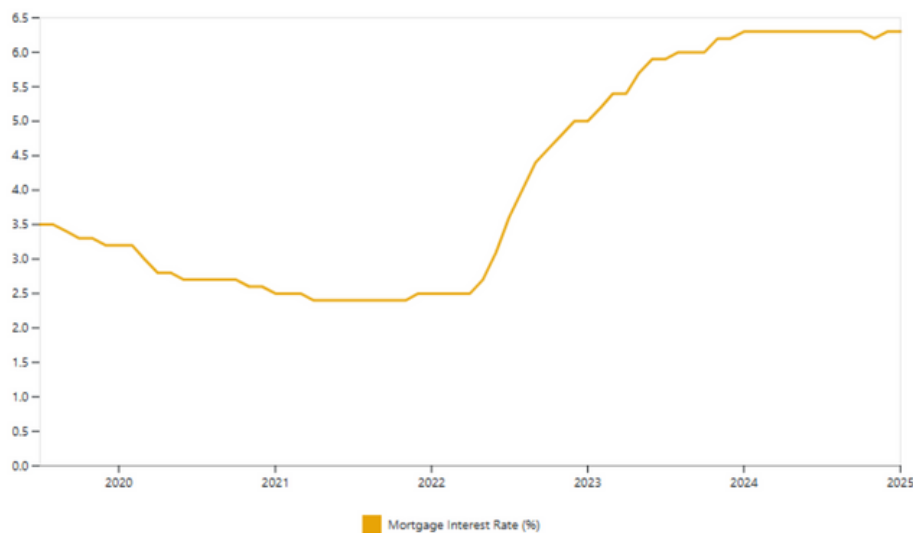
Aspect	Key Statistics & Trends
Commodity Price Index	-6.5% YoY decline (SDR terms) in March 2025; -2.8% in AUD
Bulk Commodities	Decline driven by iron ore, coking coal, thermal coal, and LNG
Resource & Energy Exports	Forecast down 10% to AUD 372 billion (FY2024–25)
Agricultural Exports	Down 8% in crop exports; livestock exports up 7%
Agricultural Production	+11% in 2024–25; slight decline expected in 2025–26
Base Metals	Price increase in March 2025

Australia’s commodity markets in 2025 are experiencing price declines and export earnings pressure, especially in bulk commodities and crops, while livestock and gold exports show resilience. The outlook remains sensitive to global economic conditions and geopolitical developments.

Interest Rates in Australia

As of April 2025, the Reserve Bank of Australia (RBA) has kept the official cash rate steady at 4.10%, following a 25 basis point cut in February 2025 from 4.35%.

Despite this, mortgage rates remain elevated, with new owner-occupied loans at 6.22% and investor loans at 6.45% (December 2024), reflecting delayed transmission of rate cuts to lending markets.



Source: globalpropertyguide.com

- The Board's decision reflects a cautious stance, noting that underlying inflation is moderating and moving closer to the target range of 2–3%, but they remain data-dependent and vigilant about global and domestic risks.
- Major Australian banks predict further rate cuts throughout 2025, potentially lowering the cash rate to around 3.35% by year-end, with some forecasting quarterly reductions.
- However, the RBA has not committed to further cuts, emphasising that any future moves will depend on sustained inflation progress and economic conditions.

In summary, Australia's interest rates in 2025 are stable at 4.10% with expectations of gradual easing if inflation continues to decline sustainably, balanced against a strong labour market and global uncertainties.



Housing and Housing Supply

Australia's property market continues to defy volatility, with national home prices reaching record highs in March 2025 (up 3.91% annually and 48% over five years), driven by:

- Chronic undersupply
- Investor resurgence
- Improved borrowing capacity amid RBA rate cuts (first reduction to 4.10% in February 2025, with further cuts to ~3.35% anticipated by late 2025).

PropTrack Home Price Index March 2025

All dwellings	Monthly growth	Annual growth	Change from peak	Change since March 2020	Median value
Sydney	0.47%	2.85%	At peak	39.9%	\$1,104,000
Melbourne	0.20%	-2.26%	-4.31%	15.7%	\$778,000
Brisbane	0.07%	9.39%	At peak	82.1%	\$876,000
Adelaide	0.18%	11.32%	At peak	83.5%	\$796,000
Perth	0.15%	11.53%	-0.04%	83.2%	\$770,000
Hobart	0.38%	1.78%	-6.94%	37.7%	\$672,000
Darwin	0.34%	3.78%	At peak	32.6%	\$519,000
ACT	0.54%	0.42%	-4.75%	36.7%	\$834,000
Capital Cities	0.31%	3.64%	At peak	42.7%	\$865,000
Rest of NSW	0.20%	3.29%	At peak	57.8%	\$741,000
Rest of Vic.	-0.03%	-1.53%	-4.48%	40.0%	\$573,000
Rest of Qld	0.25%	8.75%	At peak	83.9%	\$718,000
Rest of SA	0.64%	11.34%	At peak	86.4%	\$476,000
Rest of WA	-0.21%	11.90%	-0.55%	84.3%	\$574,000
Rest of Tas.	0.11%	2.63%	-0.05%	58.7%	\$521,000
Rest of NT	0.24%	4.74%	-0.51%	14.6%	\$423,000
Regional Areas	0.18%	4.59%	At peak	63.1%	\$663,000
National	0.27%	3.91%	At peak	48.0%	\$799,000

Source: PropTrack AU

Affordability remains a critical challenge, with renters spending 33% of their income on rent and buyers facing the "worst affordability in decades," prompting strategic shifts toward gentrifying suburbs, value-add renovations, and family-friendly apartments below replacement cost.

The government is accelerating housing supply through the National Housing Accord, targeting 1.2 million new homes by 2029, supported by \$4.5 billion in state/territory incentives and \$54 million for modern construction methods.

Key initiatives include expanding the Help to Buy shared equity scheme to assist 40,000 households, banning foreign buyers of existing homes, and boosting rental supply via Build to Rent tax concessions (80,000 new rentals over a decade).

Additional measures focus on workforce growth (e.g., \$10,000 apprenticeship incentives) and renters' rights, including 45% rent assistance increases and annual rental hike limits.

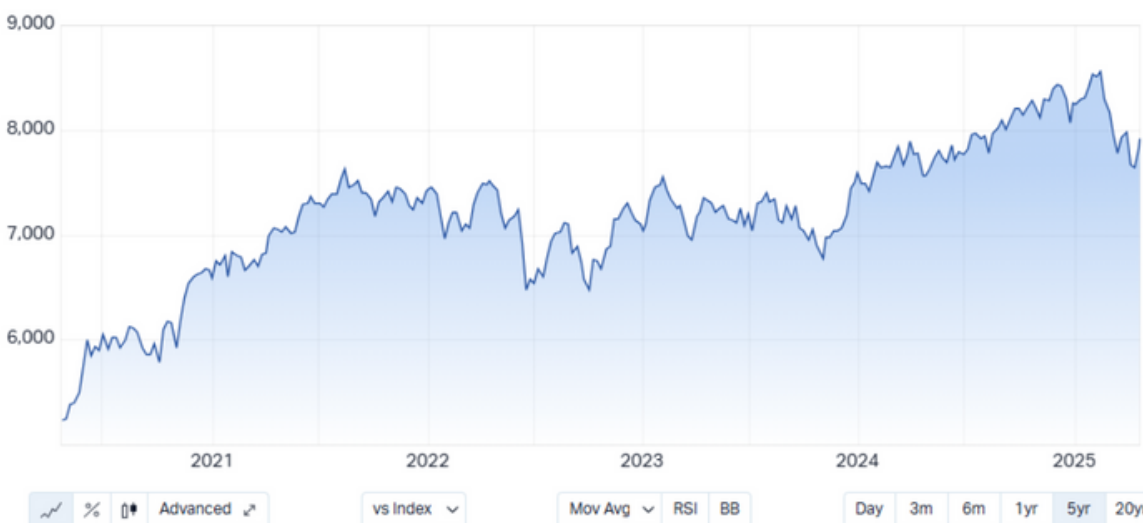
While affordability constraints and global uncertainties persist, Australia's housing market is likely to sustain moderate growth, driven by relentless demand, targeted government interventions, and a cautious yet supportive monetary policy landscape.



Stock Market Trends

Australia's equity markets in 2025 reflect global volatility, particularly driven by trade tensions and commodity price fluctuations.

ASX 200 Chart



Source: marketindex.com.au

The ASX 200, Australia's leading share market index, has underperformed global peers year-to-date, with mining and energy stocks pressured by declining bulk commodity prices. However, defensive sectors like healthcare and utilities have shown resilience amid weaker growth expectations.

Gold and lithium-related equities are exceptions, buoyed by safe-haven demand and the global energy transition. Analysts project modest upside for the ASX in late 2025 if interest rate cuts materialise and commodity markets stabilise.

Understanding these macro trends is just the start. Book a no-pressure call to learn how to invest wisely with what you now know-including tailored strategies for tax efficiency, portfolio growth, and asset protection.

BOOK A CALL