

# THE ADVISER

AUTUMN 2026

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## PLUS THE REGULARS:

PUZZLER  
BOOK CLUB  
IN THE KITCHEN



ISSUE 23 | FREE



## A little note from us...

As we step into the autumn months, March brings the end of an era as the Asgard platform closes after four decades. This will see all Asgard accounts migrate across to BT Panorama on March 21. This transition is a significant event, and we've outlined some key details on page three. It's a bittersweet moment, as we bid farewell to an easy-to-use platform after so many years. However, you will now have greater access to your accounts than ever before thanks to the BT Panorama app.

Autumn also brings a series of important celebrations and commemorations. The Easter weekend falls in early April (3-6), followed by Anzac Day on the 25th and Mother's Day on May 10. Don't forget to mark your calendars for March 26, when we'll be celebrating Werner's birthday. From the team at Watzdorf Financial Planning, we wish him a very happy birthday!

In this issue, we look at what happens to your "digital life" after you die, showcase a number of questions 30-somethings should be considering, and provide some local events to enjoy this Easter long weekend. We also have all the regulars, including special Oscars-themed puzzles.

Happy reading!

*The Team at Watzdorf Financial Planning*

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## CALENDAR OF EVENTS



6 - 9 MARCH  
WOMADELAIDE



9 MARCH  
ADELAIDE CUP HOLIDAY



UNTIL MARCH 15  
ADELAIDE FESTIVAL



21 MARCH  
STATE ELECTION



UNTIL MARCH 22  
ADELAIDE FRINGE



3 - 6 APRIL  
EASTER

# THE ASGARD TO BT PANORAMA MIGRATION

**W**ith the Asgard to BT Panorama migration upon us, here are some key details that you need to be aware of.

## WHY IS THE CHANGE HAPPENING?

This migration is part of Westpac's commitment to simplify their technology and products, and will give Asgard members access to BT Panorama's enhanced digital experience.

BT Panorama also offers improved features, enhanced security and access to a wider range of investment options.

## WHEN WILL THE MIGRATION OCCUR?

The migration will occur on 21 March 2026.

## WHAT DO I NEED TO DO?

If your contact details are incorrect or have changed, please let us know. Beyond this, there is nothing you need to do. Westpac will handle the migration in house.

## WILL MY PENSION PAYMENTS BE IMPACTED?

You will have received a double payment in February (covering both the February and March payments). Your pension payments will recommence in April.

## WILL I RECEIVE CONFIRMATION ONCE THE MIGRATION HAS OCCURRED?

Yes, you will receive a welcome pack with instructions on how to log into BT Panorama and activate your account. If you require assistance with this and/or the BT Panorama

app, please contact our office and we'll be happy to assist free of charge.

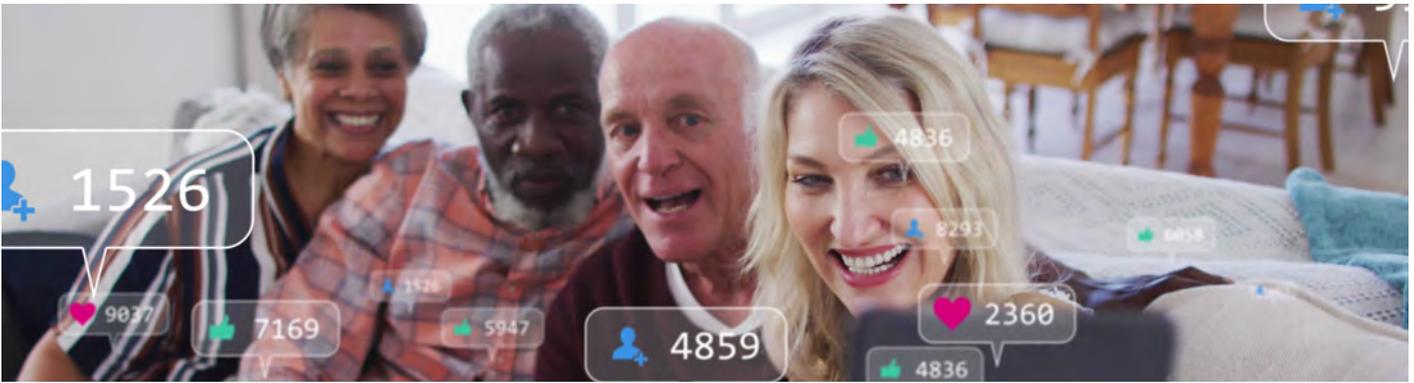
## WHAT IF I DON'T WANT TO MOVE TO PANORAMA?

Unfortunately, this is a forced change and the Asgard platform will close after 40 years. However, there are other providers available and you can discuss these options with your adviser at your annual review. You can also contact the office earlier to discuss your options.

## I HAVE QUESTIONS OR CONCERNS. WHO SHOULD I CONTACT?

If you have any queries or concerns, please don't hesitate to contact your adviser or call the office on (08) 83691 3368.

TRANSACTION TYPE	FREEZE DATE ON PROCESSING	WHAT HAPPENS IF I MISS THE FREEZE DATE?
One-off withdrawals (all account types)	9 March 2026 (paper form) 12 March 2026 (online)	You won't be able to make this withdrawal until the move is complete.
Employer SuperStream contributions	20 March 2026	The final SuperStream contribution on Asgard will be processed on 20 March 2026. Contributions will be credited to your new BT Panorama account automatically after the move.
Existing BPAY, direct debit contributions	17 March 2026	Future BPAY transactions will need to be placed after the move using the new BPAY codes provided. Your direct debit will need to be re-established on BT Panorama. Contributions made using the Asgard BPAY codes or direct debit bank details after the freeze date will be returned.
Regular deposit and direct debit plans	17 March 2026	Regular direct debits will need to be re-established after the move. Our office will do this for you and contact you if there are any issues.
Super/Pension account closures	2 March 2026 (paper form) 12 March 2026 (online)	Any account closure request that hasn't been completed prior to the move will need to be re-done on BT Panorama.
Investment account closures	Already closed	Account closures for investment accounts are no longer being accepted. A request to close your investment account will need to be lodged with BT Panorama once the move is complete.
Share transactions	9 March 2026 (paper form) 12 March 2026 (online)	You won't be able to submit the transaction until the move is complete. Open orders not filled before the freeze will be cancelled. We will replace these orders after the move. Dividends and distributions declared before the move (ex-date) but paid after the move will be credited to your new BT Panorama account.
Account amendments	9 March 2026 (paper form) 12 March 2026 (online)	You won't be able to make any changes to your details or account until the move is complete.



# YOUR DIGITAL LIFE AFTER YOU DIE: HOW TO PROTECT YOUR MEMORIES, MONEY AND IDENTITY

Technology has made everyday life easier. We take photos without thinking where they're stored, pay bills without opening a drawer, and carry our financial lives around on a device the size of a hand. But when someone dies, all this convenience can suddenly turn into complexity. The digital traces we leave behind rarely sit in one place. They're spread across accounts, apps, devices and platforms – each with its own rules, logins and processes.

Families describe “digital ghosts”: subscription renewals that keep charging, reminders that pop up at painful moments, and accounts they can't access but can't seem to shut down. And in among that noise, some of the things we value most – photos, voice messages, creative work, sentimental emails – can disappear forever if no one knows how to reach them.

Global research by STEP, found that families routinely face distress when they try to retrieve a loved one's digital accounts after death. Some platforms require a court order. Others shut down accounts automatically after periods of inactivity. Some provide almost no pathway at all.

This is why a digital legacy is now a vital part of estate planning. Once you understand what to



manage, the steps become surprisingly straightforward.

## WHY YOUR DIGITAL LEGACY MATTERS

### 1. Your memories live online

Photos, videos, voice notes and documents often sit inside cloud accounts no one else can unlock.

### 2. Your digital identity outlives you

Unattended accounts can be taken over, impersonated or used for scams.

### 3. Your finances may be invisible

With paper statements now rare, executors can only act on what they can identify.

### 4. Every platform is different

Some let accounts be memorialised. Some allow download of content. Some require legal documents. Some simply freeze everything unless a two-factor code can be entered on a phone that may be locked.

The gap between the way we live and the way our families have to

manage things after death is growing.

## WHAT TO INCLUDE IN YOUR DIGITAL LEGACY PLAN

Below is a practical checklist to guide your thinking or to take to your adviser or lawyer.

### 1. Your devices

Your phone, laptop and tablet unlock almost everything else.

#### What to do:

- Make sure someone knows how to access your primary device (passcode or secure storage of the code).
- Consider using a password manager with biometric login.
- Keep a simple note of where devices are stored.

### 2. Passwords and password managers

Guessing someone's passwords can take weeks. It's one of the most stressful parts of estate administration.

#### What to do:

- Use a reputable password manager.
- Let your executor know how to access it if needed.
- Never list passwords in your will – it becomes public.

### 3. Two-factor authentication (2FA)

This is the most common stumbling block. Without the 2FA method (often your phone), accounts can't be accessed or closed.

#### What to do:

- Record which phone number, email and authenticator app you use.
- Store backup codes securely.
- Tell your executor where those backup codes live.

### 4. Email accounts

Email is the centre of your digital identity. Password resets, statements, confirmations, receipts – everything leads back here.

#### What to do:

- List your primary email accounts.
- Keep recovery instructions with your digital legacy notes.

### 5. Financial and crypto assets

Banking and investment platforms are increasingly app-based. Crypto brings a separate risk entirely: if a seed phrase is lost, the asset is unrecoverable.

#### What to do:

- Record your banking apps, investment platforms and online trading accounts.
- Store crypto seed phrases securely offline with clear instructions.
- Note any digital assets with value – domain names, creator accounts, loyalty points.

### 6. Bills, subscriptions and automatic payments

Automatic renewals can continue for months after death and are often emotionally triggering for families.

#### What to do:

- List utilities, insurance, memberships, cloud storage and streaming services.
- If you prefer not to manage this manually, some digital estate tools use secure open-banking

feeds to automatically track bills and recurring payments, giving executors an accurate snapshot without ongoing admin.

### 7. Social media and online communities

Your online presence might comfort your loved ones or create confusion if not handled clearly.

#### What to do:

- Decide which accounts you want closed, memorialized or maintained.
- Assign a legacy contact where possible (Facebook allows this).
- Leave instructions for Instagram, LinkedIn, TikTok, X and any others you use.

### 8. Cloud storage and shared drives

Your documents, photos and creative work often sit across multiple services.

#### What to do:

- List which cloud platforms you use (iCloud, Google Drive, Dropbox, OneDrive).
- Store access instructions with your password manager.
- Identify key albums or documents.

### 9. Digital purchases and content

E-books, music, digital art, online courses and gaming items may not be transferrable, but they should be mapped.

#### What to do:

- List platforms such as Apple, Google Play, Audible, Kindle and Steam.
- Note which, if any, carry financial value (such as NFTs).

## GETTING STARTED: SMALL STEPS THAT MAKE A BIG DIFFERENCE

Digital estate planning doesn't have to be overwhelming. Most people can complete a meaningful first pass in less than an hour.

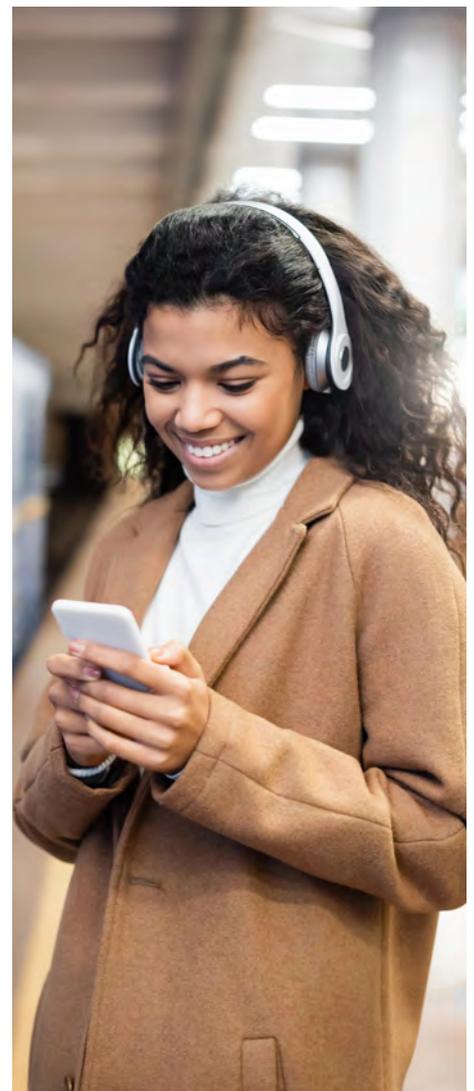
Start with one of these:

- Choose one device and record the access instructions.

- Activate a password manager and store key accounts.
- Make a short list of the platforms you use most.
- Tell one trusted person where your digital instructions are kept.

For those who prefer a guided solution, platforms like BillWill can help by automatically capturing bank accounts and bills through secure open-banking connections while offering signposts for where to store passwords and digital asset information – all designed to make estate administration less stressful.

Technology has made life richer and more connected. With a little planning, it can also make the legacy you leave behind clearer, kinder and easier for the people you love.



By Colin Jowell  
Behavioral Science Specialist and Founder, BillWill  
[www.moneyandlife.com.au/retirement/your-digital-life-after-you-die-how-to-protect-your-memories-money-and-identity/](http://www.moneyandlife.com.au/retirement/your-digital-life-after-you-die-how-to-protect-your-memories-money-and-identity/)



# BURNING QUESTIONS EVERY 30-SOMETHING SHOULD BE ASKING

**Y**our 20s were about learning and finding your direction. Your 30s are about getting organised – especially when it comes to money.

At this stage, you might have a mortgage, a growing career, or perhaps a young family. If your finances still feel a little unstructured, don't worry. It's the perfect time to take stock, plan, and build a foundation for long-term security.

## 1. AM I FINANCIALLY LITERATE?

Many capable people don't fully understand how money works – and that's more common than you might think.

The good news? You have something powerful on your side – time. The earlier you learn how to make your money work for you – through saving, investing, and informed decisions – the greater the benefit from long-term growth.

## 2. AM I IN CONTROL OF MY MONEY?

The most effective thing you can do to get ahead is incredibly basic – spend less than you earn and do something constructive with the difference.



If you're not sure where your money goes each month, you're not fully in control. Tracking your income and expenses – even for a few months – can help you identify opportunities to save, invest, or plan more effectively.

## 3. HOW MUCH DEBT DO I HAVE?

By 30, most people have some level of debt – whether it's a student loan, car finance, or credit card balance. The key is how you manage it.

List all your debts and their interest rates. Prioritise paying off the highest-interest ones first and consider consolidating where it makes sense.

## 4. IS IT TIME TO BUY A HOUSE?

Before asking, “*What's the maximum I can borrow?*”, try asking, “*What can I comfortably afford?*”

When doing your calculations,

test your repayments at a higher interest rate as well as the current one. This helps ensure you could still manage repayments if rates rise. Owning a home can be a great milestone – but true financial confidence comes from knowing it fits comfortably within your budget.

## 5. AM I STARTING A FAMILY, OR PLANNING TO SOON?

Your early 30s are often when life gets busier – and more expensive.

If you're planning a family, start by understanding your household cash flow. Try living on one income for a few months before parental leave begins and familiarise yourself with the Paid Parental Leave scheme and any employer entitlements.

Once children are in the picture, review your insurance cover. Life, income protection, and health insurance become more important when others depend on your income.

## 6. DO I HAVE AN EMERGENCY FUND?

Unexpected expenses are a part of life – from car repairs to medical bills or job changes. An emergency fund provides a financial buffer ▶

when those moments arise.

Aim to have around three months of essential living expenses set aside in a separate account. Also review your income protection insurance to ensure your level of cover suits your circumstances.

### 7. AM I KEEPING AN EYE ON MY SUPER?

Your super will be one of your biggest long-term assets – so it pays to know how it’s performing.

Many Australians don’t know which fund they’re in, what fees they pay, or how their super is invested. Take a few minutes to check:

- Are your investments aligned with your goals?
- Are your fees competitive?
- Does your fund include insurance cover, and is it appropriate?
- Have you nominated a beneficiary?

### 8. AM I INVESTING – OR JUST SAVING?

Saving is essential, but if your

money is sitting in a low-interest account, it’s not really growing.

Investing allows your money to work harder through compounding returns. Understanding risk, diversification, and time horizons can help you make smart decisions that build wealth steadily over time – even starting small.

### 9. DO I NEED A WILL?

If you have children, a partner, or assets, the answer is yes.

Without a will, state laws determine how your estate is distributed, and it may not reflect your wishes. Having a simple will in place ensures clarity and security for your loved ones. Remember to update it as your life and circumstances evolve.

### THE BOTTOM LINE

Your 30s are a pivotal decade – you’re likely earning more, making

bigger life decisions, and still have time on your side.

Taking control of your finances now can make the years ahead far less stressful and far more rewarding.

Financial confidence doesn’t come from knowing everything – it comes from knowing where you stand and taking action.



By Tony Sandercock  
[www.moneyandlife.com.au/financial-wellbeing/burning-questions-every-30-something-should-be-asking/](http://www.moneyandlife.com.au/financial-wellbeing/burning-questions-every-30-something-should-be-asking/)



# OUT & ABOUT THIS EASTER



#### ADELAIDE EASTER CARNIVAL

**LOCATION:** Civic Park, Modbury  
**DATES:** 2-6 April  
**COST:** \$16  
**TICKETS:** [bit.ly/46Kn0Qu](http://bit.ly/46Kn0Qu)



#### ADELAIDE INTERNATIONAL KITE FESTIVAL

**LOCATION:** Semaphore  
**DATES:** 4-6 April  
**COST:** Free



#### MEADOWS EASTER FAIR

**LOCATION:** Meadows  
**DATES:** 3-6 April  
**COST:** Free entry

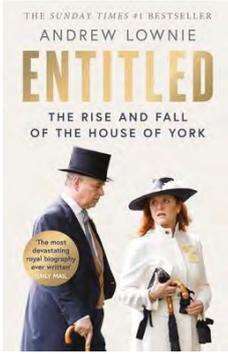


#### VICTOR HARBOR ARTISAN MARKET GOOD FRIDAY EXTRAVAGANZA

**LOCATION:** Victor Harbor  
**DATES:** 3 April  
**COST:** Free entry

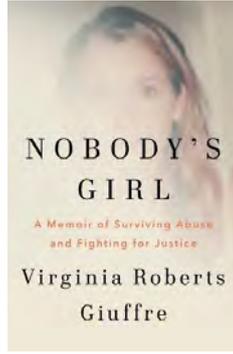
"ONCE YOU LEARN TO READ, YOU WILL BE FOREVER FREE."

FREDERICK DOUGLASS



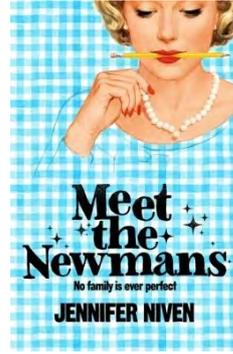
**ENTITLED**  
BY ANDREW LOWNIE

Called "the most devastating royal biography ever written," Andrew Lownie's eye-opening and meticulously researched dual biography of Prince Andrew and Sarah Ferguson investigates everything from their business dealings to the extent to which their lives are still entwined.



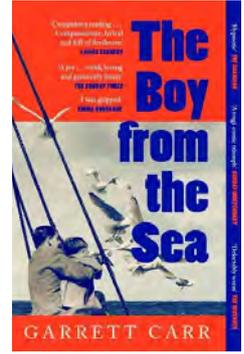
**NOBODY'S GIRL**  
BY VIRGINIA ROBERTS GIUFFRE

In this hugely courageous and devastating posthumous memoir, Virginia Roberts Giuffre recounts the traumatising serial abuse she and many other young women suffered at the hands of Jeffrey Epstein, Ghislaine Maxwell and their associates, as well as her fight for justice and how she reclaimed her voice.



**MEET THE NEWMANS**  
BY JENNIFER NIVEN

For two decades, Del and Dinah Newman and their sons, Guy and Shep, have ruled television as America's Favourite Family. But now the Sixties are in full swing, the Newmans' perfection suddenly feels woefully out of touch, and ratings are in free fall, as are the Newmans themselves.



**THE BOY FROM THE SEA**  
BY GARRETT CARR

*The Boy from the Sea* is a luminous and multilayered tale of happenstance, love and rivalry set on the West Coast of Ireland, as a fisherman's family adopts an abandoned baby found on a beach - and ignites lifelong rivalries. Set over twenty years, it is a story about a restless boy trying to find his place in the storm of a rapidly changing world.

# ? UZZLER

## ATRWZD OFE JUMBLE

### HOW TO PLAY:

Rearrange the letters in each row to form a movie-related word. Write your answers into the blank grid. The first letter from each word will spell the mystery word.


TOONVIA  
REESNCY  
NICMASE  
CASTRES  
CEMANOR

PUZZLE SOLUTIONS ON PAGE 10

# PUZZLER

## SUDOKU

### HOW TO PLAY:

To complete the puzzles below, fill in all squares in the grid so that each row, each column and each 3x3 box contains all numbers from 1 to 9 inclusive.

### EASY

			2	6		7		1
6	8			7			9	
1	9				4	5		
8	2		1				4	
		4	6		2	9		
	5				3		2	8
		9	3				7	4
	4			5			3	6
7		3		1	8			

### HARD

			6			4		
7					3	6		
				9	1		8	
	5		1	8				3
			3		6		4	5
	4		2				6	
9		3						
	2						1	

PUZZLE SOLUTIONS ON PAGE 10

## TRIVIA

OSCARS SPECIAL



- Who holds the record for the most Oscar nominations by an individual?
- Who holds the record for the most Oscar wins by an individual?
- Which actor or actress has won the most Academy Awards?
- Which film holds the record for the most Oscar nominations?
- What year were the first Academy Awards held?
- Which three films share the record for the most Oscar wins, with 11 each?
- What is the official name of the Oscar statuette?
- Who was the youngest actor or actress to win an Oscar?
- What was the first animated film to be nominated for Best Picture?
- Who was the first Black actor or actress to win an Oscar?
- Who holds the record for hosting the Oscars the most times?
- True or false: Bette Davis won the Best Actress Oscar for her role as Margo Channing in *All About Eve*?
- Who is the oldest person to win an acting Oscar?
- Which song won the 1939 Oscar for Best Original Song?
- Which actors have the most Oscar nominations without a win?
- True or false: Marilyn Monroe never won an Oscar?

- ANSWERS**
- Meryl Streep [21 nominations]
  - Walt Disney [22 wins]
  - Katharine Hepburn [4 wins]
  - Sinners* [16 nominations] 5) *Ben-Hur*, *Titanic*, *The Lord of the Rings: The Return of the King* [7] Academy Award of Merit
  - Tatum O'Neal [aged 10] 9) *Beauty and the Beast* [10] Hattie McDaniel [1940]
  - Bob Hope [19 times] 12) False
  - Anthony Hopkins [aged 83]
  - "Over the Rainbow" from *The Wizard of Oz* [14]
  - Peter O'Toole and Glenn Close [8 nominations each] 16) True





**.IN THE.  
KITCHEN**

# SALMON MORNAY & POTATO WEDGE PIE



## INGREDIENTS

- 50g butter
- 2 leeks, trimmed, thinly sliced
- 40g (1/4 cup) plain flour
- 625ml (2 1/2 cups) milk
- 2 tsp Dijon mustard
- 1 tsp finely grated lemon rind
- 500g skinless salmon fillets, cut into 2.5cm pieces
- 70g (1/2 cup) frozen peas
- 2 tbsp chopped fresh continental parsley leaves, plus extra, to serve
- 750g packet frozen potato wedges

### STEP 1

Preheat oven to 220C/200C fan forced. Melt the butter in a frying pan over medium heat. Add the leek and cook, stirring, for 5 minutes or until softened and translucent but not coloured. Add the flour and cook, stirring, for 1 minute or until well combined. Remove from heat.

### STEP 2

Gradually pour in the milk, stirring constantly, until well combined. Return pan to medium heat. Cook, stirring with a wooden spoon, for 5 minutes or until the sauce boils and thickens.

### STEP 3

Add the mustard and lemon rind. Stir until combined. Add the salmon, peas and parsley. Stir until combined and coated.

### STEP 4

Transfer the mixture to a 2.25L (9 cup) baking dish. Arrange the potato wedges, slightly overlapping, on top. Bake for 25 minutes or until the wedges are golden and cooked through. Sprinkle with sea salt flakes and extra parsley to serve.

**SERVINGS:** 6

**PREPARATION:** 15m

**COOKING:** 40m

**COST PER SERVE:** \$7.50

**SCAN THE QR CODE TO VIEW THE  
RECIPE AT TASTE.COM.AU:**



## INGREDIENTS

- 2 hollow chocolate bunnies, foil intact
- Milk shake or smoothie, to serve
- Whipped cream, to serve
- 100s and 1000s, to serve

### STEP 1

Peel a little foil away from the top of each chocolate bunny. Use a clean, hot sharp knife to remove the top of the bunny ears on an angle.

### STEP 2

Fill each chocolate bunny with your favourite milkshake or smoothie blend. Top with whipped cream and 100's and 1000's. Serve immediately.

**MAKES:** 2

**PREPARATION:** 5m

**COST PER SERVE:** \$5

**SCAN THE QR CODE TO VIEW  
THE RECIPE AT TASTE.COM.AU:**





# AIR FRYER NACHOS



## INGREDIENTS

- 125g can black beans, rinsed, drained
- 125g can corn kernels, drained
- 2 tsp taco seasoning mix
- 170g pack plain corn chips
- 1/4 red onion, finely chopped
- 100g (1 cup) pre-grated 3 cheese blend
- 60g mini grape tomatoes, sliced crossways
- 1 avocado, mashed
- Sour cream, to serve
- Chopped fresh coriander, to serve
- Taco seasoning mix, extra, to sprinkle

### STEP 1

Combine beans, corn and taco seasoning in a bowl. Line an air fryer basket with baking paper or air fryer basket paper (make sure the paper does not extend above the basket height).

### STEP 2

Scatter half the corn chips in the basket. Top with half the bean mixture, half the onion and half the cheese. Repeat the layering. Cook at 200°C for 5 minutes or until the cheese has melted and corn chips are golden.

### STEP 3

Sprinkle the nachos with tomato. Top with a dollop of avocado and sour cream. Sprinkle with coriander and extra taco seasoning to serve.

**SERVINGS:** 4  
**PREPARATION:** 10m  
**COOKING:** 5m

**SCAN THE QR CODE TO VIEW  
 THE RECIPE AT TASTE.COM.AU:**



## QUOTABLE QUOTE



**“I’m not offended by all of the dumb blonde jokes because I know I’m not dumb... and I also know that I’m not blonde.”**



Dolly Parton



### DISCLAIMER

This publication has been compiled by Watzdorf Financial Planning, ACN 131 322 846 AFSL 505613 and is current as at time of preparation, March 2026. Past performance is not a reliable indicator of future performance. Any outlooks in this publication are predictive in character. Whilst every effort has been taken to ensure that the assumptions on which the outlooks given in this publication are based are reasonable, the outlooks may be based on incorrect assumptions or may not take into account known or unknown risks and uncertainties. The results ultimately achieved may differ materially from our outlooks. Material contained in this publication is an overview or summary only and it should not be considered a comprehensive statement on any matter nor relied upon as such. The information and any advice in this publication is complete, accurate, up-to-date or fit for any purpose. It is important that your personal circumstances are taken into account before making any financial decision and we recommend you seek detailed and specific advice from a suitably qualified adviser before acting on any information or advice in this publication. Any taxation position described in this publication is general and should only be used as a guide. It does not constitute tax advice and is based on current laws and our interpretation. The tax position described is a general statement and is for guidance only. It has not been prepared by a registered tax agent. It does not constitute tax advice and is based on current tax laws and our interpretation. Your individual situation may differ and you should seek independent professional tax advice.