THE ADVISER

WINTER 2026

IMPORTANT EOFY DATES

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IS YOUR LIFESTYLE QUIETLY PUSHING UP YOUR INSURANCE PREMIUMS?

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PLUS THE REGULARS:

PUZZLER
BOOK CLUB
IN THE KITCHEN

RAPID BAY, SOUTH AUSTRALIA

Watzdorf
FINANCIAL PLANNING

ISSUE 24 | FREE

A little note from us...

Winter has rolled in, and the first few days of June have certainly let it be known that the seasons they are a-changin'.

It has also been a time of change in the office. We have welcomed Rebeka into the team as our new Client Services Officer and also celebrated Marcus successfully completing his professional year and becoming a fully qualified adviser. Rebeka makes a mean coffee, so be sure to get your order in next time you're in for an appointment!

In this issue, we have a fantastic article contributed by Peter Fisher Lawyers about the reality of dying without a will. If you or someone you know is in need of estate planning assistance, please don't hesitate to contact them via the details on page 7. We also run through the important dates you need to know for the end of the financial year (can you believe it is that time already?!), and look at whether your lifestyle is quietly pushing up your insurance premiums. Plus, as always, we have your favourite regulars.

With the World Cup and Commonwealth Games right around the corner, all that is left to say is C'MON, AUSTRALIA!

Happy reading!

The Team at Watzdorf Financial Planning

IN THIS ISSUE

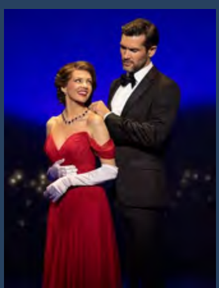
ISSUE 24

commonwealth games
GLASGOW 2026

C'MON, AUSTRALIA!

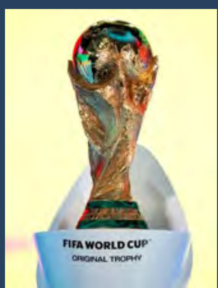
26 FIFA

CALENDAR OF EVENTS



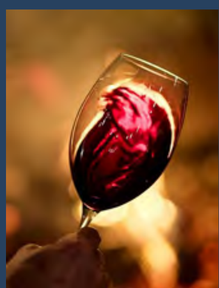
UNTIL 5 JULY
PRETTY WOMAN: THE MUSICAL

UNTIL 21 JUNE
ADELAIDE CABARET FESTIVAL



11 JUNE - 19 JULY
FIFA WORLD CUP

1 - 19 JULY
ILLUMINATE ADELAIDE



24 - 26 JULY
WINTER REDS FESTIVAL

2 - 23 AUGUST
ANASTASIA: THE MUSICAL

IMPORTANT EOFY DATES

	BT Panorama	MLC	netwealth
TYPE	**CUT OFF DATES**		
BPAY CONTRIBUTION	Contributions recommended to be submitted by 23 June. BT must receive the funds by 5:00pm (AEST) on 30 June.	MLC must receive the funds by 3:00pm (AEST) on 30 June.	5:00pm (AEST), 26 June.
CHEQUE CONTRIBUTION	Not Available	MLC must receive the cheque by 3:00pm (AEST) on 22 June.	5:00pm (AEST), 25 June. **NOTE:** Non-ANZ cheques or bank cheques may take more than one business day to clear. Clients should confirm with the bank teller that funds will clear no later than Friday, 26 June.
DIRECT DEBIT CONTRIBUTION	Contributions recommended to be submitted by 23 June. BT must receive the funds by 5:00pm (AEST) on 30 June.	3:00pm (AEST), 22 June.	12 midday (AEST), 25 June.
EFT CONTRIBUTION	Contributions recommended to be submitted by 23 June. BT must receive the funds by 5:00pm (AEST) on 30 June.	3:00pm (AEST), 30 June.	**Via OSKO:** 11:50pm, 30 June. **Non-OSKO:** 5:00pm, 26 June.
PARTIAL WITHDRAWAL	Request needs to be lodged with BT no later than 25 June.	3:00pm (AEST), 30 June.	Request needs to be lodged with Netwealth no later than 22 June.
ACCOUNT CLOSURE	Request needs to be lodged with BT no later than 12 June.	3:00pm (AEST), 30 June.	Request needs to be lodged with Netwealth no later than 22 June.
TYPE	**STATEMENT RUN DATES**		
TAX STATEMENTS	**Tranche 1:** 7 August **Tranche 2:** 24 August **Tranche 3:** 8 September **Tranche 4:** 21 September **Tranche 5:** 8 October **Tranche 6:** 19 October **Tranche 7:** 3 November **Tranche 8:** 11 November **Tranche 9:** 18 November	**Super and Pension:** From 30 August **Investment:** From 30 August	**Super:** 31 July **Investment:** Progressively from 19 July
ANNUAL STATEMENTS	Super and Pension: **Tranche 1:** 15 September **Tranche 2:** 12 October **Tranche 3:** 20 October **Tranche 4:** 11 November Investment: **Tranche 1:** 13 August **Tranche 2:** 9 September **Tranche 3:** 22 September **Tranche 4:** 25 September	**Super:** From 25 August **Pension:** From 13 July **Investment:** From 31 July	**Super:** 30 November **Pension:** 10 July **Investment:** 28 September

IS YOUR LIFESTYLE QUIETLY PUSHING UP YOUR INSURANCE PREMIUMS?

Most people expect their age, job and amount of cover to affect the cost of Life, TPD, Trauma and Income Protection insurance.

Fewer people realise that how you live, your habits, health, work patterns and even your family history, can make just as much difference to the premium you pay and the terms the insurer offers.

Some factors you cannot change. Others you can improve with a bit of time and planning. Understanding the difference can help you get better cover at a fair price and avoid surprises during the application or at claim time.

This article explains some of the main lifestyle and personal factors insurers look at, and what you can realistically do about them.

SMOKING AND VAPING

Smoking is still one of the biggest drivers of higher premiums.

Daily vapers are often treated the same as smokers, and smoker definitions also catch some nicotine replacement products. Because smoking is linked to higher rates of cancer, heart disease and other severe conditions, insurers usually charge substantially more for the same level of cover.

What you can change

If you have quit smoking or vaping, many insurers will consider you a non-smoker once you have been nicotine-free for 12 months. At that point, your adviser can often review your policy and apply for non-smoker rates, which can make a meaningful difference over the life of the cover.

ALCOHOL USE

Insurers do not expect you to be alcohol free. However, heavy or

frequent drinking can mean higher premiums, extra medical tests, or specific exclusions.

Underwriters will generally ask:

- How many standard drinks you have in a typical week.
- Whether you tend to have big nights or episodes of binge drinking.
- Whether there is any history of alcohol related issues, such as medical warnings, drink driving charges or rehab.

What you can change

If you have already reduced your drinking and your health has improved, it is worth documenting this with your GP. An adviser can also help you describe your habits clearly, so a short-term rough patch in the past does not overshadow a stable pattern now.

WEIGHT, DIET AND EXERCISE

Body weight alone does not tell the whole story, but it is a key part of underwriting because very high or very low body mass index (BMI) is associated with increased health risk.

Insurers may focus on:

- Your current height and weight are used to calculate BMI.
- Any history of high blood pressure, high cholesterol, diabetes or prediabetes.
- Recent, unexplained weight changes.

What you can change

Small, consistent improvements matter. Regular exercise, better sleep, and following medical advice for blood pressure or cholesterol can all help. If your health improves over time, an adviser can sometimes ask the insurer to review any loadings, that is, extra premiums, that were applied when you first took out the cover.

FAMILY MEDICAL HISTORY

Family history is one factor you cannot change, but it still plays a role.

Insurers will often ask whether close relatives, usually parents and siblings, have had:

- Heart disease or stroke at a relatively young age.
- Certain cancers.
- Diabetes.
- Serious hereditary conditions.

The concern is whether there may be a higher underlying risk that has not yet shown up in your own health.

What you can influence

- Focus on controllable factors such as blood pressure, cholesterol, exercise, diet and sleep.
- Keep up with recommended screening such as mammograms, colonoscopies and skin checks.
- Make sure your GP records your current health status and test results clearly.

Good personal health and up to date screening can sometimes mean a more moderate response from an underwriter, even when family history is not ideal.

HAZARDOUS HOBBIES AND ADVENTURE SPORTS

Your weekend fun might look very different from an insurer's point of view.

Activities that can trigger higher premiums or exclusions include:

- Skydiving, paragliding and hang gliding.
- Rock climbing, mountaineering and caving.
- Scuba diving beyond recreational depths or without recognised certification.
- Motorsport, rally driving and frequent track days.
- Private flying or aviation activities.

By contrast, everyday sport, running, cycling and golf rarely cause concern.

What you can do

- Be specific about how often you take part, what level you are at, social or competitive, and what safety measures you follow.
- If you have reduced or stopped a higher risk activity, make that clear, as it may allow for better terms or later review.

MENTAL HEALTH, STRESS AND TIME OFF WORK

Mental health is a standard part of modern underwriting. Insurers are not just interested in diagnoses; they look closely at stability and function.

They may ask about:

- Any history of anxiety, depression, burnout, PTSD or similar conditions.
- Time off work due to mental health.
- Hospital admissions or suicide attempts.
- Your current treatment plan and supports, for example GP, psychologist, psychiatrist or medication.

What you can do

- Seek help early and follow the recommended treatment plan.
- Show that you are now functioning well, back at work, managing responsibilities, and supported.
- Ask your treating doctor or psychologist for a clear summary letter setting out the history and current stability.

Non-disclosure of mental health history can jeopardise a future claim, so it is essential to be open and let your adviser help you present the full context.

WORK PATTERNS, SHIFT WORK AND FIFO ROLES

Where and when you work also influence risk. Insurers may take a closer look at:

- Regular night shifts or rotating rosters.
- Fly-in in fly-out roles and extended time at remote sites.
- Physically dangerous or high-stress working environments.
- Whether you work alone or in a well-supported team setting.

What you can do

If you work in a higher-risk environment, it helps to provide:

- A clear job description showing what you do.
- Evidence of safety training and procedures.
- Any regular medical checks required by your employer.

This gives underwriters more confidence that the risks are recognised and well managed.

TRAVEL PATTERNS AND TIME SPENT OVERSEAS

If you regularly travel to countries that insurers classify as high risk due to political instability, conflict, or limited access to quality healthcare, this can affect both premiums and the scope of your cover.

Insurers will want to know:

- Which countries you visit.
- How often you travel and for how long.
- Whether your travel is for work or leisure.
- Whether you are living overseas for extended periods.

What you can do

If your travel habits change, for example if you move back to Australia or stop visiting higher risk regions, it may be a good time to revisit your insurance and see whether any restrictions or loadings can be reduced.

RECREATIONAL DRUG USE

Insurers treat illicit drug use seriously. Depending on the circumstances, it can lead to higher premiums, specific exclusions, or declined applications.

They may ask about:

- The type of substance.
- How often and how recently it was used.
- Any history of dependence, rehab or legal issues.

What you can do

If drug use is firmly in the past and your life is now stable, an adviser can help you explain that history in context. As with alcohol and mental health, honesty is essential to protect the integrity of any future claim.

EXISTING INSURANCE AND HOW MUCH COVER IS REASONABLE

A final point that often surprises people is that existing cover can also affect new applications.

When you apply for new Life, TPD, Trauma or Income Protection insurance, the insurer will usually ask about all existing policies, including:

- Retail policies held directly with insurers.
- Cover held inside super funds.
- Group policies through employers.
- Any smaller policies linked to loans or credit cards

They are looking at your total sums insured across all policies. If the overall level of cover, and especially income-based benefits, looks too high compared with your income, debts, assets and dependants, the new insurer may:

- Reduce the amount they are willing to offer.
- Impose extra conditions.
- In some cases, decline part of the application.

If you plan to keep existing policies and add new cover, this needs to be factored into the strategy.

What you can do

- Tell your adviser about every policy you hold, including those inside super and any small covers you may have forgotten about.
- Work with your adviser to decide which policies to keep, replace or consolidate, so the total sums insured can be clearly justified.
- Be prepared for the insurer to ask for financial information, such as income and liabilities, especially at higher cover levels.

Getting this right can avoid a situation where you pay for cover you do not really need and then find that a new policy is restricted because the overall level is not supported.

You do not need to be perfect, but you do need to be prepared

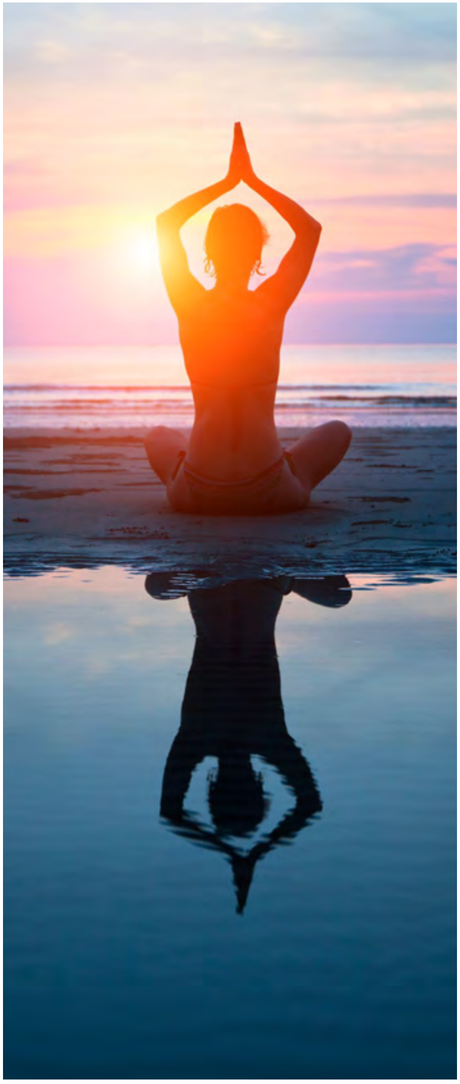
Very few people tick every ideal risk box. Most of us have had stressful patches, lifestyle ups and downs, or a family history we would not choose.

You do not need to present yourself as perfect. You do need to give the insurer a fair and accurate picture, so they can price your cover properly and so your policy is more likely to pay as expected when you or your family need it.

A practical approach is to:

- Understand what matters, the lifestyle and personal factors that influence premiums.
- Improve what you can over 6 to 12 months, such as smoking, alcohol, sleep, exercise and stress.
- Document your health with regular check-ups and appropriate screening.
- Work with a qualified financial adviser who understands how different insurers treat different risks and can help you revisit your cover as your lifestyle changes.

Important: This article contains general information only. It does not consider your personal objectives, financial situation or needs. Consider speaking with a licensed financial adviser before making insurance decisions.

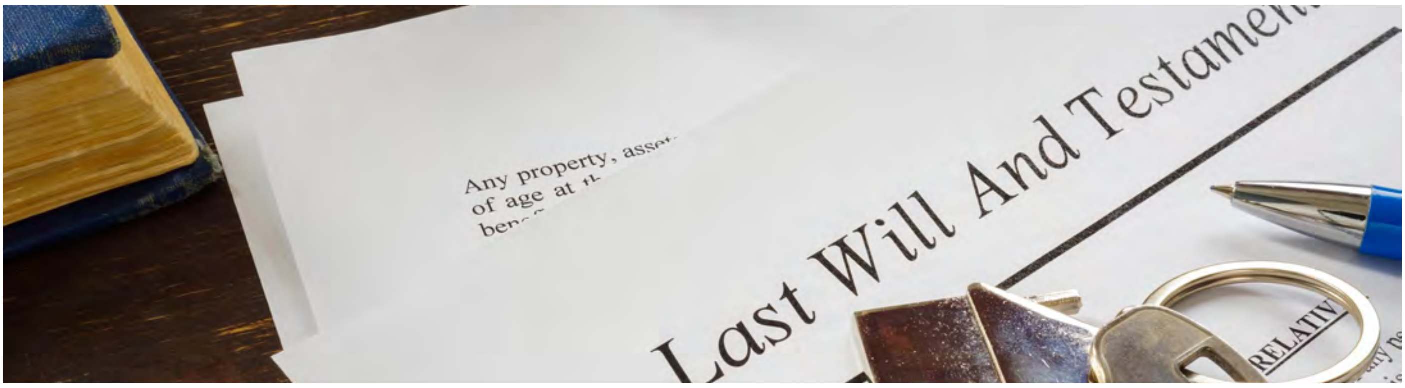


By Sangram Rana
https://moneyandlife.com.au/insurance/is-your-lifestyle-quietly-pushing-up-your-insurance-premiums/

WORKING TOGETHER TO REACH AND EXCEED YOUR FINANCIAL GOALS

PROVIDING CONFIDENCE FOR YOUR FUTURE

Watzdorf
FINANCIAL PLANNING



THE COST OF PROCRASTINATION: THE REALITY OF DYING WITHOUT A WILL – A REAL CASE

We are all prone to putting things off. Whether it is a minor household chore or a routine appointment, delaying everyday tasks rarely has lasting consequences. However, postponing the preparation or execution of your Will is an entirely different matter. It can inadvertently leave behind a complex, distressing legal situation for your loved ones.

When an individual passes away without a valid Will, they are deemed to have died "intestate." In South Australia, this means you forfeit the right to choose how your assets are divided. Instead, the statutory framework of the *Succession Act 2023* (SA) takes effect, dictating an order of asset distribution. Unfortunately, this formula rarely aligns with a person's true interpersonal relationships or final wishes.

A COSTLY BEDSIDE DISCOVERY

To illustrate how easily these complications arise, our estate administration team recently finalised a matter that perfectly underscores this heartbreak.

The deceased was a single gentleman with no children, we will call John. He shared an exceptionally close bond with his

nieces and nephews and fully intended for them to inherit his estate. To that end, John had formally instructed us to prepare draft Wills reflecting those precise wishes. However, life got busy for him. John was to check the draft documents and get back to us for signing. After two years of persistence trying to get John to review and execute the documents, he tragically and unexpectedly died in a workplace accident.

The unsigned draft Wills were subsequently discovered on his bedside table.

The documents lacked the formal execution and witnessing required by law, therefore they could not be recognised as a valid expression of his testamentary intentions. Consequently, under South Australian intestacy law, the entire estate was required to be distributed among his surviving siblings, not his nephews and nieces. For this family, the delay resulted in an unnecessarily prolonged, emotional, and financially draining administration process during a time of deep grief.

AN UNRESOLVED QUESTION: THE LEGAL STATUS OF A PARTNER

This matter raises an important legal question: What if John had been in a relationship for the final twelve months of his life? Would that partner have legal standing to inherit the estate ahead of his siblings? As family structures become increasingly diverse, intestacy laws can become immensely complex when determining the legal recognition of relationships.

IN OUR NEXT ISSUE:

We will explore who is legally recognised as a "partner" under South Australian succession laws and how this single distinction can fundamentally alter who inherits an estate.

If you want to review your estate planning needs, contact Peter Fisher Lawyers:

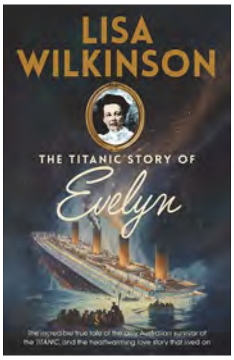
Phone: (08) 8296 2690
Email: enquiry@peterfisher.com.au

WORDS BY WATERSTONES

BOOK CLUB

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

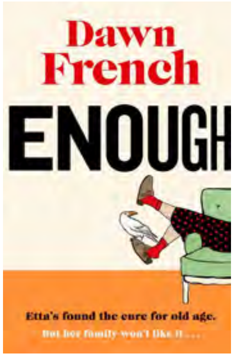
FREDERICK DOUGLASS



THE TITANIC STORY OF EVELYN

BY LISA WILKINSON

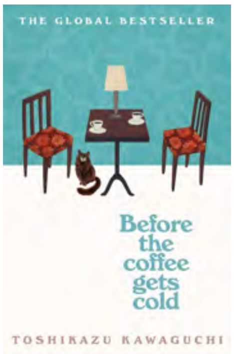
An epic tale, this is the never-before-told true story of Evelyn Marsden, a brave South Australian nurse who was the only Australian survivor of the sinking of the *Titanic*. It is an unforgettable story of the best and worst of humanity.



ENOUGH

BY DAWN FRENCH

Etta is sixty-eight years old. Happy, healthy and an active participant in her world, she's gathered her family together for an unforgettable weekend. On Saturday morning, Etta drops a bomb on her family. Over the next twenty-four hours, they experience the most surprising, affecting and life-affirming day of all their lives.



BEFORE THE COFFEE GETS COLD

BY TOSHIKAZU KAWAGUCHI

What would you change if you could go back in time?

In a small back alley in Tokyo, there is a cafe which has been serving carefully brewed coffee for more than one hundred years. But this coffee shop offers its customers a unique experience: the chance to travel back in time.

THE DIVORCE

BY FREIDA MCFADDEN

Naomi was living the quintessential love story until her husband kicked her out, hired the city's best divorce lawyers, drained their accounts, and took up with a 20-something. As she fixates on her husband's new girlfriend, what begins as cynical curiosity soon twists into obsession, and then into something far darker as Naomi uncovers secrets she never imagined and realizes her own life may be in danger.

ATR WZD OFE JUMBLE

HOW TO PLAY:

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

							LGYEOOG
							POTOUCS
							BADANNO
							GLADINN
							YATSINL

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

PUZZLE SOLUTIONS ON PAGE 10

TRIVIA

1 Who is the captain of the Socceroos for the 2026 FIFA World Cup?

2 Which three countries are co-hosting the 2026 FIFA World Cup?

3 How many teams will compete in the 2026 FIFA World Cup?

4 Which four countries will be making their first-ever World Cup appearance?

5 Who won the 2022 FIFA World Cup?

6 How many World Cup tournaments has Lionel Messi played in?

7 Which continent has won the most World Cup titles?

8 What is the award called for the top goal scorer of the World Cup?

9 Which player scored the infamous "Hand of God" goal in 1986?

10 Which three countries are the primary co-hosts for the 2030 FIFA World Cup?

ANSWERS

1) Mathew Ryan 2) Canada, Mexico, and the United States 3) 48 4) Cabo Verde, Curaçao, Jordan, and Uzbekistan 5) Argentina 6) 6 7) Europe 8) The Golden Boot 9) Diego Maradona 10) Morocco, Portugal, and Spain

FIFA 26™

WORD SEARCH

HOW TO PLAY:

Find all the countries competing in the 2026 FIFA World Cup listed in the grid below. Words can be written in any direction. Puzzle solution is at the bottom of this page.

A	U	S	T	A	I	R	E	G	L	A	A	U	S	T	R	I	A
U	F	A	G	E	R	M	A	N	Y	S	H	M	E	A	A	V	D
S	E	R	T	F	R	G	S	D	N	A	L	R	E	H	T	E	N
T	N	O	R	W	A	Y	E	M	U	I	G	L	E	B	A	C	A
R	E	N	G	L	A	N	D	N	F	R	A	I	R	A	Q	O	L
A	I	T	I	A	H	N	U	R	T	B	E	S	P	A	N	L	R
L	A	L	I	Z	A	R	B	O	T	I	C	D	E	D	C	O	E
I	L	T	R	L	U	U	C	A	R	E	N	A	J	R	A	M	Z
A	I	V	T	G	A	I	B	A	H	R	A	A	A	A	N	B	T
F	O	O	U	U	X	L	A	G	U	T	R	O	P	E	A	I	I
B	C	A	X	E	G	Y	P	T	E	E	F	U	A	N	D	A	W
S	Y	P	M	O	R	O	C	C	O	P	N	W	N	I	A	P	S

ALGERIA	BRAZIL	FRANCE	MEXICO	QATAR
ARGENTINA	CANADA	GERMANY	MOROCCO	SCOTLAND
AUSTRIA	COLOMBIA	HAITI	NETHERLANDS	SPAIN
AUSTRALIA	EGYPT	IRAQ	NORWAY	SWITZERLAND
BELGIUM	ENGLAND	JAPAN	PORTUGAL	URUGUAY

PUZZLE ANSWERS

SUDOKU - HARD

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

SUDOKU - EASY

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

WORD SEARCH

A	U	S	T	A	I	R	E	G	L	A	A	U	S	T	R	I	A
U	F	A	G	E	R	M	A	N	Y	S	H	M	E	A	A	V	D
S	E	R	T	F	R	G	S	D	N	A	L	R	E	H	T	E	N
T	N	O	R	W	A	Y	E	M	U	I	G	L	E	B	A	C	A
R	E	N	G	L	A	N	D	N	F	R	A	I	R	A	Q	O	L
A	I	T	I	A	H	N	U	R	T	B	E	S	P	A	N	L	R
L	A	L	I	Z	A	R	B	O	T	I	C	D	E	D	C	O	E
I	L	T	R	L	U	U	C	A	R	E	N	A	J	R	A	M	Z
A	I	V	T	G	A	I	B	A	H	R	A	A	A	A	N	B	T
F	O	O	U	U	X	L	A	G	U	T	R	O	P	E	A	I	I
B	C	A	X	E	G	Y	P	T	E	E	F	U	A	N	D	A	W
S	Y	P	M	O	R	O	C	C	O	P	N	W	N	I	A	P	S

JUMBLE

G	E	O	L	O	G	Y
O	C	T	O	P	U	S
A	B	A	N	D	O	N
L	A	N	D	I	N	G
S	A	I	N	T	L	Y

IN THE KITCHEN

ONE-POT ITALIAN CHICKEN

INGREDIENTS

- 1 tbsp olive oil
- 20g unsalted butter
- 4 small chicken breasts fillets
- 2 garlic cloves, finely chopped
- 80g (1/2 cup) sun-dried tomatoes, sliced
- 80ml (1/3 cup) white wine
- 250ml (1 cup) thickened cream
- 125ml (1/2 cup) chicken stock
- 60g pkt baby spinach
- 1 cup fresh basil leaves, torn
- Crusty bread, to serve

STEP 1

Heat the oil and butter in a large non-stick frying pan over high heat until butter is foamy. Season the chicken and add to the pan. Reduce heat to medium-high. Cook the chicken for 5 minutes each side to until just cooked through. Transfer to a plate. Cover with foil to keep warm.

STEP 2

Place the garlic in the pan. Cook, stirring, for 1 minute or until aromatic. Add the tomatoes and stir to coat. Add the wine and cook for 1 minute or until reduced. Add the cream and stock. Return the chicken to the pan and simmer for 5 minutes or until liquid is reduced. Stir through the spinach until wilted. Season and sprinkle with the basil leaves. Serve with crusty bread.

SERVINGS: 4
PREPARATION: 5m
COOKING: 20m

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

EASY CONDENSED MILK PANCAKES

INGREDIENTS

- 300g (2 cups) self-raising flour
- 395g can sweetened condensed milk
- 2 eggs
- 185ml (3/4 cup) water
- Salted butter, to serve (optional)
- Maple syrup or honey, to serve (optional)

STEP 1

Sift flour into a large bowl. Make a well in the centre and add condensed milk, eggs and water. Whisk until smooth (it's okay if a few small lumps remain). Set aside for 30 minutes to rest.

STEP 2

Heat a lightly greased, non-stick pan over medium-low heat. Pour 60ml (1/4 cup) batter into the pan. Cook for 1-2 minutes or until bubbles appear on the surface of the pancake. Turn and cook for a further 1 minute or until light golden and cooked through. Transfer to a plate. Cover loosely with foil to keep warm. Repeat with remaining batter, lightly greasing the pan as needed.

STEP 3

Serve pancakes topped with butter and maple syrup or honey, if you like.

MAKES: 14
PREPARATION: 5m
COOKING: 45m

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IN THE KITCHEN

CREAMY CHICKEN & RICE SOUP

INGREDIENTS

- 2 tbsp extra virgin olive oil
- 4 short cut bacon rashers, chopped
- 1 brown onion, coarsely chopped
- 2 carrots, peeled, thinly sliced
- 2 celery sticks, thinly sliced
- 1L (4 cups) liquid chicken stock
- 1 large (about 300g) chicken breast fillet
- 3 fresh thyme sprigs, plus extra sprigs, to serve
- 250g packet long grain microwave rice
- 300ml carton thickened cream
- Gluten-free crusty bread, to serve (optional)

STEP 1

Heat the oil in a large saucepan over medium heat. Add the bacon, onion, carrot and celery. Cook, stirring occasionally, for 10 minutes or until the vegies soften.

STEP 2

Pour in the stock and 500ml (2 cups) water. Stir until combined. Add the chicken and thyme. Cover and bring to a simmer. Reduce heat to low. Cook, partially covered with a lid, for 15 minutes or until the chicken is cooked through. Use tongs to transfer the chicken to a chopping board then use 2 forks to shred. Return chicken to the pan.

STEP 3

Heat the rice following packet directions then add to the pan. Stir through the cream until heated through. Divide the soup among serving bowls. Sprinkle with extra thyme and season with black pepper. Serve with bread, if using.

SERVINGS: 4
PREPARATION: 10m
COOKING: 25m

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QUOTABLE QUOTE

"The time is always right to do what is right."

Dr. Martin Luther King Jr.