

**Probus Neutral Bay Guest Speaker – Tues. 9<sup>th</sup> SEPT. 2025**

**TIM LARKWORTHY – Fixed Income Securities**



**An Introduction to..... “INVESTING IN FIXED INCOME SECURITIES”.**

**An Introduction:** How do you feel about the state of the evolving world today and our nation? How about the future security of your financial portfolio? Confident?

In this age of uncertainty across the global economy, it is challenging for us to derive sensible investment opportunities that take the hassle out of investing when retired. Fixed income securities, including bonds, are an integral asset class for any retiree portfolio. Many people do not know how bonds and other avenues work, or how they fit into an investment portfolio.



**Our Guest Speaker:** **Tim Larkworthy** is a highly experienced financial markets professional with a career that extends over 40 years with some of the most highly regarded financial institutions, both here in Australia as well as some time in New York. During this time, he has been part of a Fixed Income market that has grown from its infancy into its present form, having witnessed numerous investment cycles that have seen interest rates approach 20% in the early 90's to the recent lows which saw rates approach zero. He has had to assist clients navigate through various events that range

from stock market crashes, currency crises, the GFC and unfortunately terrorist attacks such as 9/11 and now, more recent episodes.

Clients look to this breadth of experience to assist them in making the most appropriate decisions for the benefit of their investment portfolio as they manage their way through these challenges. To this end he is passionate about introducing the inherent benefits that investing in Fixed Income products can deliver in a well-constructed portfolio, from providing capital stability, regular income as well as diversification beyond the volatility of other asset classes.

**His Presentation:** Amongst other issues this presentation will introduce .....

- Fixed income, including Bonds.
- Provide an insight into the current bond market
- Explore the benefits of holding bonds in an SMSF or investment portfolio,
- Outline the key differences between stocks and bonds and other fixed income securities, and explain how retirees can access these securities that protect capital and provide a reliable income stream in retirement.

**We could learn a lot from Tim's presentation. It could be invaluable.**