

RETIREMENT CHECKLIST

A successful retirement means different things to different people.

These are core issues that need to be considered for a “Successful Retirement”.

Review your current financial situation

- What do you own?
- How much do you owe?
- How much will you need to live on now and in retirement?

Know your goals

- What does your retirement look like – now? in 5 years? in 10 years? in 15 years?
- Do you need to consider one-off large expenses?
- Will you need to fund a yearly holiday?

Understand your superannuation

- How is it currently invested?
- Do you have a death nomination in place?
- How much is enough?

Understand your Retirement income options

- Have you considered your retirement income investment options?
- Are you aware of the tax-effectiveness of income streams?
- Are you aware that some income strategies are more ‘social security friendly’ than others?

Review your Estate planning

- Do you have a current Will?
- Do you have a POA – of Attorney?
- Do you have a EPOA – Enduring Power of Attorney or Guardianship?

Consider Government entitlements

- Do you know whether you will qualify?
- Do you know how to maximise your pension entitlement?
- Do you know you may be entitled to the Commonwealth Seniors Health Card?

Get a good Financial Planner

- Do you know the value of getting professional advice?
- How well resourced is the Financial Planner?
- How can a Financial Planner help?

Create a ROADMAP – A PLAN

- Do you want direction and something to aim for?
- How would you feel if you had your retirement mapped out?
- Do you want CLARITY, CONFIDENCE, and the COMFORT to KNOW that you will retire successfully and live the retirement you deserve?



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General Advice Warning

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