



Planning For Your Retirement:

***Working part-time & utilising
a pre-retirement pension***

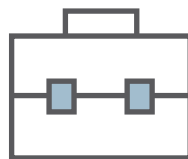
Scenario: David retires now



If David chooses to retire now and draws a pension of \$43,401 from his super, he will only have around \$45,000 in super left by age 65



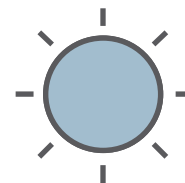
David



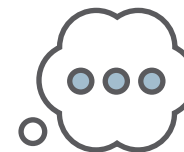
57 years old,
works full time



Income \$50,000
gross (\$42,533 pa net)



\$300,000
accumulated in super



Considering retiring
or working part time

Important information: This case study is a hypothetical story based on our understanding of typical customers and is for illustrative purposes only. This assumes current tax and superannuation rules applicable at 1 July 2019 and assumes that superannuation earns 4% pa income and 4% pa capital growth. All results in future dollars and no indexation of salary, super contributions or net income requirements applies. Superannuation Guarantee is assumed to be 9.5% of gross salary. The investor is a member of a taxed superannuation fund. A change to any of the assumptions and variables can provide significantly different results.

Scenario: David works part time



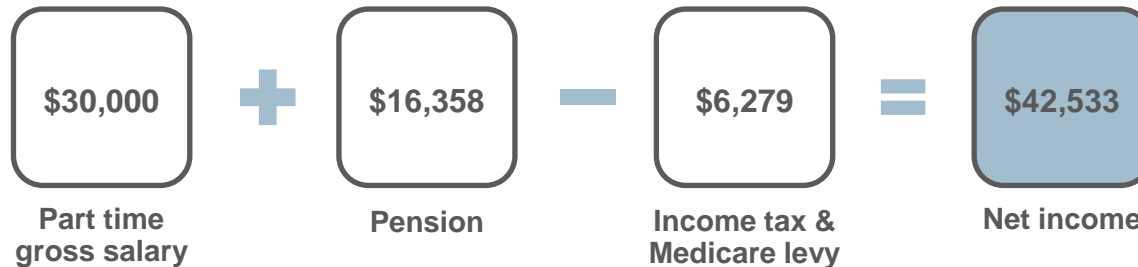
Solution

Work part time (3 days per week)
Supplement salary with a
pre-retirement allocated pension



Outcome

Maintain net income of \$42,533 pa
Retirement balance at age 65 of \$383,983



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How a financial adviser can help

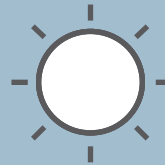
The benefits of financial advice



**Set your
lifestyle goals**



**Work out how
much you need**



**Build your
super savings**



**Take control
of cashflow**



**Pay off
your debts**



**Secure your
family's future**



**Access social
security benefits**



**Protect your
loved ones**



**Prepare for
retirement**



**Enjoy a work-
life balance**

How a financial adviser can help

Taking the next steps



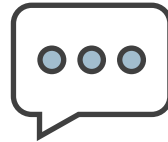
Explore your options

You and your financial adviser discuss where you are today and where you want to be tomorrow



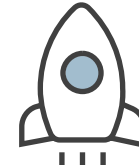
Build your plan

Your financial adviser prepares a tailored financial plan to help you achieve your goals



Discuss your plan

Your financial adviser presents your personalised financial plan, explaining each recommendation



Launch your plan

Once you're satisfied with your financial plan, you work with your adviser to start putting it into action



Get help as you go

Your financial adviser can review your plan regularly, making updates as needed