



Planning For Your Retirement:

***Working full-time & salary
sacrificing***



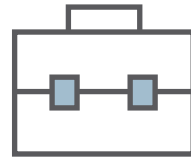
Scenario: Judy continues to work full-time, salary sacrifices and utilises a pre-retirement allocated pension



Judy wants to keep working and at the same time increase her retirement savings in super



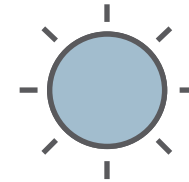
Judy



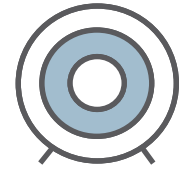
60 years old, works full time and has no plans to change employers



Income \$80,000 gross pa (\$61,933 pa net)



\$220,000 accumulated in super



Aims to retire at 65

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.

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Solution



'Salary sacrifice' to boost super savings

Top up income with a pre-retirement allocated pension payment for the year

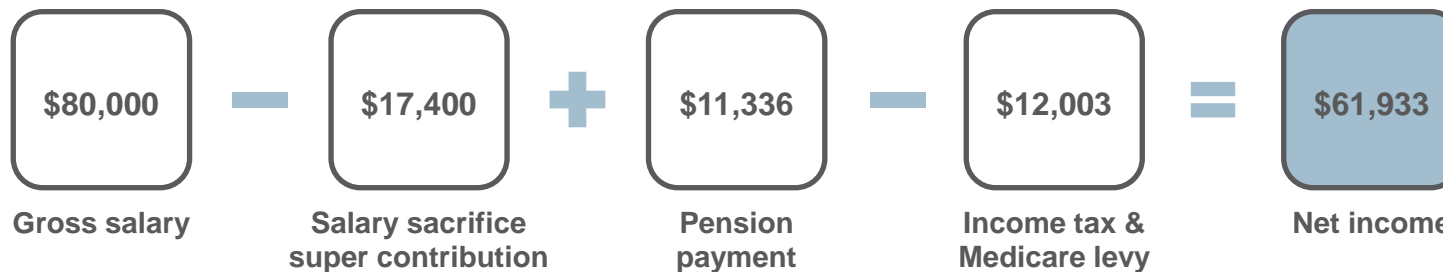


Outcome



Maintains net income of \$61,933

Boost retirement balance at age 65 by \$20,500 to \$376,238



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How a financial adviser can help

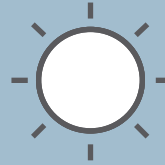
The benefits of financial advice



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



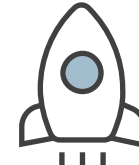
Build your plan

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