

## Retiring - sooner or later?

*Maximising your superannuation whether you're already retired, nearly there (less than 10 years to go) or a long way off.*

### Common questions to consider:

- How much do I need to retire on?
- What is the best way of funding my retirement?
- Is retirement too far off to start worrying now?
- What should my employer be contributing towards my superannuation?
- Is the Super Guarantee contribution enough to fund my retirement?
- What is salary sacrifice?
- Why are women recommended to make higher extra super contributions than men?
- How do I know which fund to put my superannuation in?
- My super is sitting in a few different funds. Is it worth moving it?

### We can help:

- Review your financial situation.
- Help set short and long term financial goals.
- Look at how much money you will need in retirement based on the lifestyle you outline.
- Identify your income and commitments.
- Work with you to develop a new budget and investment plan to achieve your short-term goals and recommend strategies to accumulate the amount you need to meet your retirement plans.
- Review and recommend appropriate insurance.
- Recommend if you need to create or update a will.

If you want us to help you review you options, contact us today on **(03) 9863 8306**.

### Disclaimer and General Advice Warning

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