

Some key considerations as you approach retirement:

- What do you want to do in retirement?
- How will you accumulate enough wealth to enjoy a comfortable retirement?
- Will you reduce your working hours or work part-time?
- How will you provide for your children?

How we can help you:

- budgeting and cash flow
- debt management
- long-term and tax effective investment strategies
- financial protection strategies
- superannuation planning.

Getting started

How these strategies can work for you

An experienced financial adviser can help you work out the best way to invest your money for a long and comfortable retirement, while keeping an eye on your longer-term goals.

To find out more contact us today.

This advice may not be suitable to you because it contains general advice that has not been tailored to your personal circumstances. Please seek personal financial advice prior to acting on this information. Past performance is not a reliable guide to future returns as future returns may differ from and be more or less volatile than past returns.

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Planning your retirement



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In the years leading up to retirement, your focus is likely to shift away from day-to-day financial matters, such as paying off the mortgage, to thinking about your retirement.

How much money will you need? Have you been contributing enough to super and how can you increase your super balance to fund a comfortable retirement?

It's important to consider that you may live for a long time after you retire. Improved mortality means that you may live for 20 or even 30 years after you retire around age 65.

You may want to start working less and consider moving to part-time employment. You may also start thinking about ways to provide financial assistance to your children once you are gone.

Careful planning before your retirement can make a big difference to your superannuation balance, making it last longer and giving you peace of mind that your hard-earned wealth is protected.

Accessing your superannuation

How can you boost your salary and pay less tax?

Non-commutable allocated pensions (NCAPs) allow you to access your preserved superannuation without having to retire. If you are over 55, but less than 65 years of age, you have the option to start an NCAP.

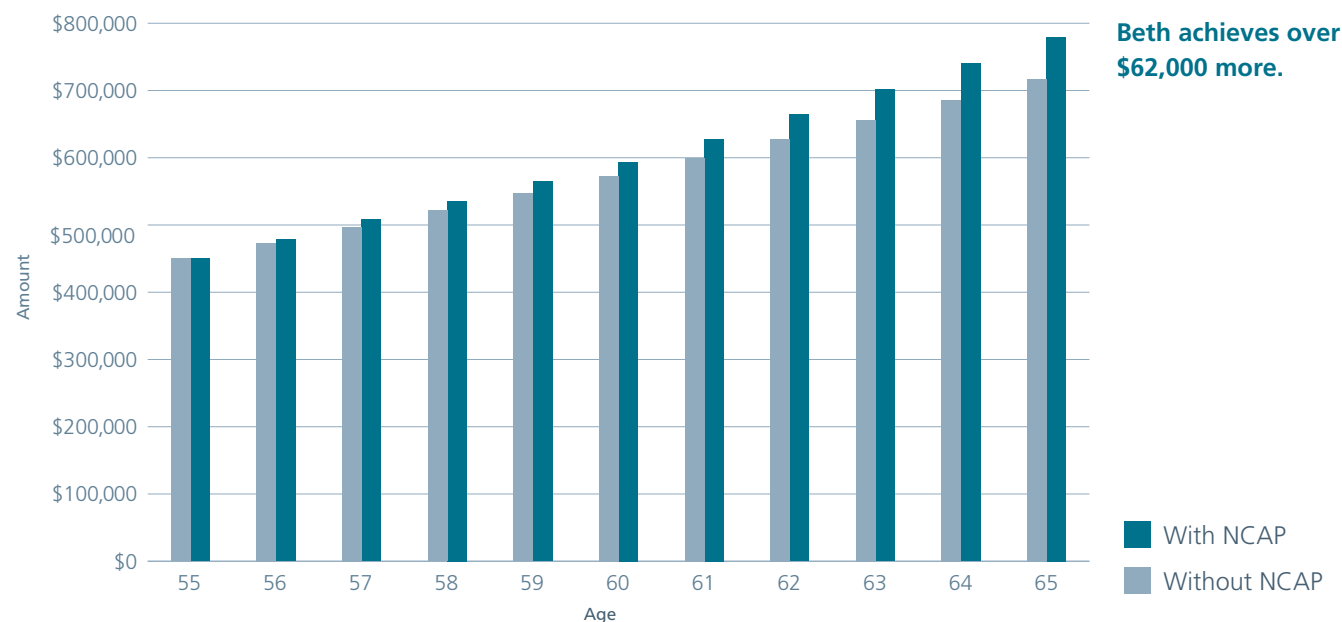
This enables you to:

- gradually reduce your work hours without reducing your take-home income
- boost your retirement savings by contributing to super through salary sacrifice
- save tax by paying less tax on income and less tax on super earnings.

Beth's story

Beth, aged 55, works as an IT consultant and earns \$110,000 a year. She enjoys her work and hopes to retire from full-time work when she reaches 65. Her current superannuation balance is \$450,000.

By beginning an NCAP, Beth can supplement her income by using her current superannuation fund while sacrificing a substantial pre-tax amount of her income into superannuation.



NOTE: No change in take-home pay before/after strategy. No change in risk profile. Estimated investment return is 5.8% p.a. (super - balanced). 7% p.a. (pension - balanced), super contribution remains at 9%. 2010/11 income tax rates used. Past performance is not a guarantee or an indication of future performance.