RETIREMENT PLANNING

A guide to preparing for the best years of your life.

www.peakpartnership.com.au

The Peak Partnership
WEALTH DESIGN SOLUTIONS

RETIREMENT
It's not a destination. It's an experience!
RETIREMENT PLANNING.
DO IT ONCE.
DO IT RIGHT.
DO IT EARLY.

RETIREMENT PLANNING. DO IT **ONCE**. DO IT **RIGHT**. DO IT **EARLY**.

The thought of retirement can be daunting, especially as that 'mature' stage of life gets nearer with each passing birthday.

For a variety of reasons, many people put off thinking about when and how to wind back from working life – or more specifically, how they want to spend their retirement years.

While anxiety about having enough money to last throughout retirement is one of the main reasons people avoid any ideas of retiring, the reality is that there is so much more to consider before your golden years begin.

With technological, medical and lifestyle advances, people are expected to live longer – potentially spending more than a quarter of a lifetime in partial or full retirement. Knowing that, it makes sense to start planning well in advance of such a major life transition.

Our Retirement Planning Guide is designed to help you start thinking about what's important to you now and in the years ahead – from money and wealth to health and fulfilment, and everything in between.

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LIVING LONGER

Have you thought about when you plan to retire? Maybe you have a year or an age in mind, or it might be once you've achieved all you've wanted to from your time at work. Regardless of your target date, you may well enjoy more years in retirement than you expected.

LIVING **LONGER**...

Research shows that Australians are living longer, with life expectancy steadily increasing since the mid-1960s.[1]

The increase in life expectancy is largely attributed to improved medical knowledge and technology, more widespread availability of antibiotics and vaccines, better healthcare availability and accessibility, a generally improved standard of living in Australia and an overall increase in wealth.

"While there was little need for retirement planning in the 1950s and 60s, today there is a high likelihood that at least one member of a couple will live well into their 90s."

— Pat Kelly, Director & Financial Adviser —

During the years from 1967 to 2021, life expectancy from birth in Australia increased by 13.7 years for **males** to **81.3 years**, and 11.2 years for **females** to **85.4 years**.[1]

Australian men aged 65 today can expect to live to 85 years of age, while Australian women aged 65 today can expect to live to 87 years of age.[1]

Centenarians: People in Australia living to **100 years** or older increased from one in 1,214 people in 1964 to **one in just 72 people** in 2021.[1]

[1] Australian Institute of Health and Welfare 2024. www.aihw.gov.au
OECD countries with greater life expectancies are Japan, Switzerland, Korea and Spain.

Kings Beach at Caloundra
on Queensland's Sunshine Coast

HOW LIVING LONGER CAN IMPACT YOUR RETIREMENT

We all want to live a long and fulfilling life, but living into our 80s, 90s and longer can have implications for how we prepare for life after we stop earning money at work.

EXTENDED RETIREMENT PERIOD: With life expectancy rising, people need to plan for a longer retirement period, potentially spanning two to four decades.

HEALTHCARE COSTS: A longer lifespan potentially means increases in healthcare costs through declining health and more frequent medical intervention, which need to be factored into your retirement budget planning.

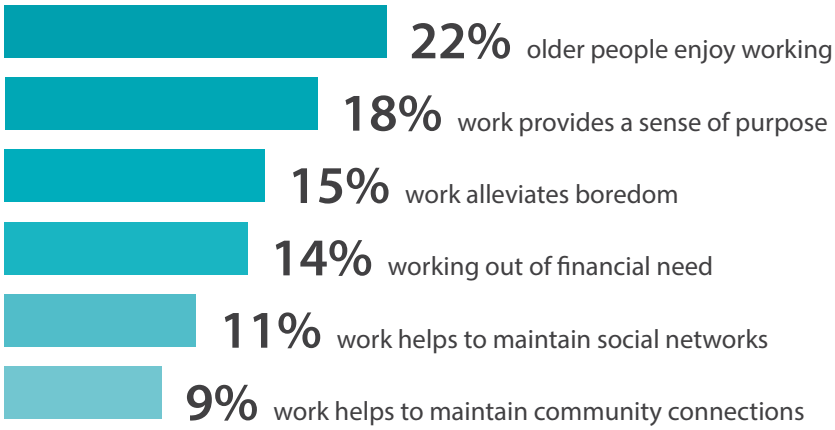
INFLATION: The longer the retirement period, the greater the impact of inflation on your spending power. A robust financial investment strategy in the lead-up to and during retirement can help minimise the effects of inflation.

LONGEVITY RISK: Coupled with inflation, the risk of outliving your retirement savings is higher with long life. Again, a well-balanced financial investment strategy is essential to cater for the 'active' retirement years, while ensuring capital is available for the more 'passive' years in old age – along with legacy financial goals for children and grandchildren.

RETIREMENT AND **THE EMOTIONAL JOURNEY**

For many of us, a career, running a business or work provides structure to our days and forms part of our identities. We spend a large part of our lives working, so moving to retirement can be difficult and emotionally-challenging.

Today many people are working longer, but not necessarily out of financial need. According to a report published by Fidelity[2], the top reasons for people continuing in the workforce beyond 67 years of age are:



> IT SEEMS AUSTRALIANS HAVE MOVED ON FROM THEIR 1980s DREAM OF EARLY RETIREMENT. WE NO LONGER WANT TO RETIRE FROM FULL-TIME WORK, SELL THE HOUSE IN THE CITY, MOVE TO THE COAST AND PLAY GOLF ALL DAY.[2]

[2] Retirement: The now and the then. Fidelity, 02 March 2022. Originally published on Fidelity at www.fidelity.com.au/insights/investment-articles/retirement-the-now-and-the-then/

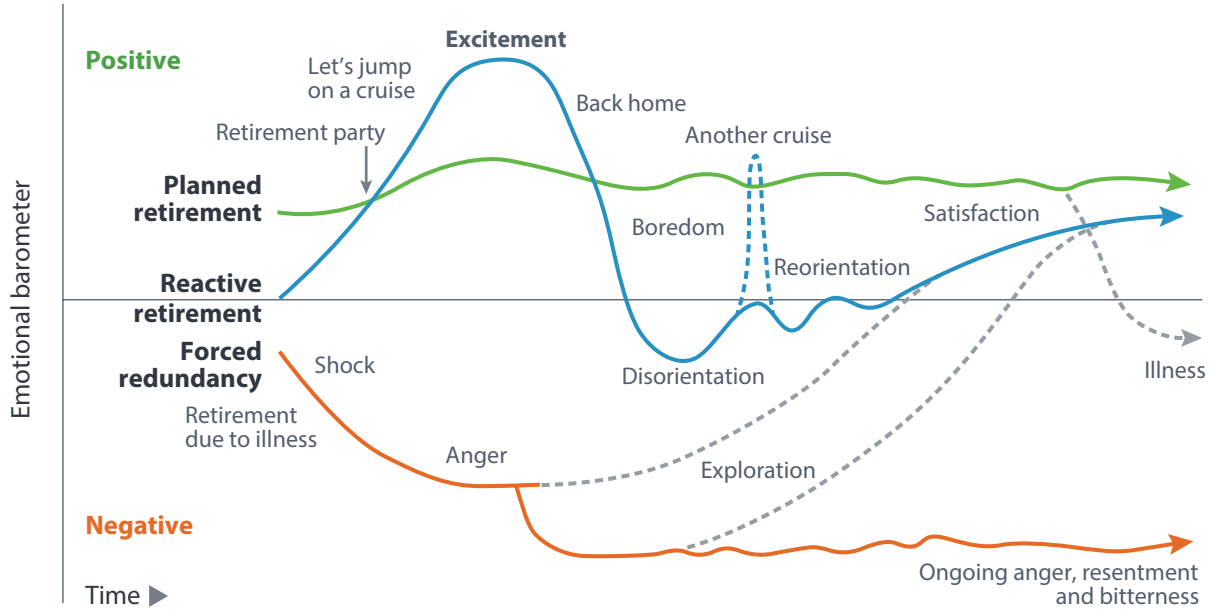
Once they retire, some people struggle to redefine their sense of purpose and adapt to their newfound freedom from work. However, taking the time to prepare can make the transition to retirement easier and alleviate these emotional struggles, by providing a roadmap for a fulfilling post-working life.

The graph below shows the different emotional journeys that could be experienced during retirement.

- THE GREEN LINE represents the positive experience of an individual with a 'planned retirement'.
- THE BLUE LINE represents the 'reactive retirement' experience of those who don't plan ahead, with far more ups and downs.
- THE ORANGE LINE represents 'forced redundancy', where a person is forced into retirement – perhaps due to illness or injury – and is not able to return to the workforce. This experience is a more negative one.

Although forced redundancy is out of your control, preparing a retirement plan gives a far better chance of weathering unexpected challenges. Whether retirement is a surprise or not, a plan will take the stress and guesswork out of the transition.

Mapping the emotional journey of retirement...



Adapted from RC Atchley, *The Sociology of Retirement* (1976).

FEAR OF RUNNING OUT

YOUR RETIREMENT FINANCIAL ROADMAP WILL HELP YOU MAKE CRITICAL DECISIONS ON SAVING, SPENDING AND LIVING YOUR RETIREMENT DREAM.

The 'fear of running out' of money during retirement drives many retirees to hoard their savings, rather than enjoying a higher standard of living. Around 53% of older Australians are worried about outliving their savings – a worry most commonly held by women, who have less superannuation than men on average.

The level of concern about running out of money is higher for those not already retired, and higher again for those with less than $500,000 in savings, or who expect they will be reliant on the Age Pension.

Many retirees are focussed on preserving their retirement capital. However, it is important to understand that if investment earnings don't exceed both inflation and the amount spent to fund living costs, then the balance of capital is going to decline over time.

Putting together a comprehensive retirement plan with a licensed adviser will help you understand all your options, reassure when you're on track and provide guidance on improving your situation.

As part of the plan, your adviser may look at superannuation strategies, maximising contributions, and reviewing the products you're in to make sure you're not paying too much in fees.

At The Peak Partnership, we will also provide you with projected outcomes to ensure visibility of your finances, as we work to set you up for a retirement lifestyle that is both desirable and achievable.

MONEY & ASSETS

It's a question that financial planners hear all too often.

HOW MUCH MONEY DO I NEED TO RETIRE?

Not surprisingly, there's no 'one size fits all' answer to this question. The answer is influenced by several key factors and is different for each individual. Planning for retirement begins by considering these six factors:

01 INCOME

This is the level of income you want to have in retirement and from what sources – such as investment interest and dividends, capital growth, part-time work, asset disposal, and pension income.

An important consideration is whether you're happy to draw on your capital to meet your retirement income needs, especially if you have no other sources of income.

02 EXPENSES

Start by identifying your basic living expenses. Include the cost of housing and home mainenance, groceries, utilities and other regular bills; then add lifestyle expenses and discretionary spending – e.g. eating out, travel, fashion and entertainment.

03 TIMEFRAME

How long do you plan to continue working? Do you want to retire at age 55 or work until you are 70? The earlier you retire, the longer you'll be relying on your assets and any income you make to fund your retirement.

04 RISK & RETURN

Your investment decisions today will impact the financial outcome in your retirement. For example, holding all your savings and investments in cash means minimal risk, but will only achieve a small interest return.

Conversely, investing in shares, property or other growth assets means taking more risk, but you may be rewarded with higher returns – especially when retirement rolls around.

05 LEGACY OBJECTIVES

Consider whether you're comfortable running down your capital, whether you want to leave a specific legacy after you're gone, or if you have philanthropic goals.

Depleting capital is jokingly referred to as 'SKI' holidays or 'Spend the Kids' Inheritance' holidays – but it's ultimately up to you how you choose to spend your life savings, and how much you aim to retain in capital.

06 LIQUIDITY EVENTS

Consider any future modifications of your assets. Do you anticipate any liquidity events, such as selling a business or receiving an inheritance?

Will downsizing of the family home be part of the plan to fund your retirement? Or does the opposite apply – will you extend the family home to accommodate more people?

Do you intend to buy a new car, caravan or boat – or is there a major lifestage event to pay for; like a child's wedding or a grandchild's education?

These decisions will make a big difference to how much cash is available to you in retirement.

PRE-RETIREES AND **RETIREES** WHO HAVE AN **ACTIVE RELATIONSHIP** WITH A **FINANCIAL PLANNER** EXPERIENCE **LESS FINANCIAL STRESS**, FEEL **MORE CONFIDENT** AND **RESILIENT**, ARE **BETTER INFORMED** ABOUT **MONEY MATTERS**, HAVE A **GREATER** SENSE OF **CONTROL**, ARE **MORE OPTIMISTIC** ABOUT THE FUTURE AND ARE **GENERALLY HAPPIER** THAN THE UNADVISED.

BUDGETING IS THE KEY TO **RETIREMENT**

The table below will help guide you through the process of identifying your expenses, and the income level you might need in retirement.

You may want to incorporate other expenses to calculate your most accurate income level – such as everyday shopping and discretionary spending, gifts and donations, education costs for children or grandchildren, and any other non-essential or significant expenses.

Keep in mind that this table is intended as a guide only and is based on a couple aged 65 - 84 who own their home and are in good physical health.

	ABOVE AVERAGE RETIREMENT	COMFORTABLE RETIREMENT[3]	MODEST RETIREMENT[3]
Eating Out	Regularly eat out at restaurants, dining at exclusive or feature restaurants	Regularly eat out at restaurants with a good range and quality of food	Infrequently eat out at restaurants offering cheaper food – cheaper and less food than a 'comfortable' lifestyle
Transport	May own a luxury car, multiple cars and perhaps a boat	Own a reasonable quality, late model car	Own an older and less reliable car
Clothing, Fashion	Good clothes, can afford designer brands	Good clothes	Reasonable clothes
Hairdresser, Barber	Afford regular haircuts at a good hairdresser or barber and ad-hoc styles	Afford regular haircuts at a good hairdresser or barber	Afford regular haircuts at a basic salon or pension discount only
Leisure, Entertainment, Socialising	Take part in many leisure activities and social groups + subscriptions to performing arts, prestige events etc Afford bottled wine, possibly exclusive or cellar door wine	Take part in a range of leisure activities Afford bottled wine	Take part in one paid leisure activity infrequently + some trips to the cinema Afford cask wine
Holidays	One or two luxury holidays each year (cruise, international travel) and one or two domestic holidays each year	One annual holiday in Australia	One or two short breaks in Australia each year near where you live
Medical	Private health insurance	Private health insurance	Private health insurance
Electronics	Have the latest electronic equipment	A range of electronic equipment	Limited scope to run home air conditioning
Home Repairs	Necessary ongoing expense – some renovations every 5-10 years	Replace kitchen and bathroom over 20 years	No allowance for home improvements – home repairs only
YEARLY INCOME NEEDED	$120,000 - $200,000	$76,505	$50,866

[3] Source: Association of Superannuation Funds of Australia (ASFA). www.superannuation.asn.au/resources/retirement-standard/

MAKING THE MOST OF YOUR MONEY IN RETIREMENT

Your regular working income is likely to reduce once you retire, so you need to make sure you have alternate sources of income or enough funds to see you through your retirement years. ***So, where's the money going to come from?***

THE AGE PENSION

When you're thinking about the income you'll need for your retirement lifestyle, keep the Age Pension in mind. Depending on your financial circumstances and assets when you retire, you may be eligible to receive a full or part pension through fortnightly payments – and you *may* qualify for the pension at any time during retirement (not just at the beginning).

OUR FINANCIAL ROADMAPPING PROCESS CAN ILLUSTRATE WHAT THIS LOOKS LIKE FOR YOU.

To be eligible for the Age Pension you must:

- be at least 67 years old.
- be an Australian resident for at least 10 years (including five continuous years).
- meet the Income Test threshold, which limits your income from other sources (such as part-time employment). If you have a partner, their income will be assessed jointly with yours under the Income Test.
- meet the Assets Test, which assesses the value of possessions, property (other than your own home), savings, shares, superannuation etc that you own.

Your pension payments will vary based on your other income and assets, however, the maximum payment rates of the Age Pension for singles or couples (including supplements) are outlined below. Many retirees claim a part pension and use it with other income streams.

MAXIMUM BASIC AGE PENSION[4]	FORTNIGHTLY	ANNUALLY
Single Person	$1,237.70	$32,180.20
Couple (combined payments)	$1,866.00	$48,516.00
Couple living apart due to ill health[5]	$1,237.70	$32,180.20

You can find out more about the Age Pension from Services Australia at *servicesaustralia.gov.au/age-pension* or by scanning the QR Code below.

[4] Payment rates for 20 September 2026, including pension supplement and energy supplement.
[5] Pension payments are for each partner.

SUPERANNUATION

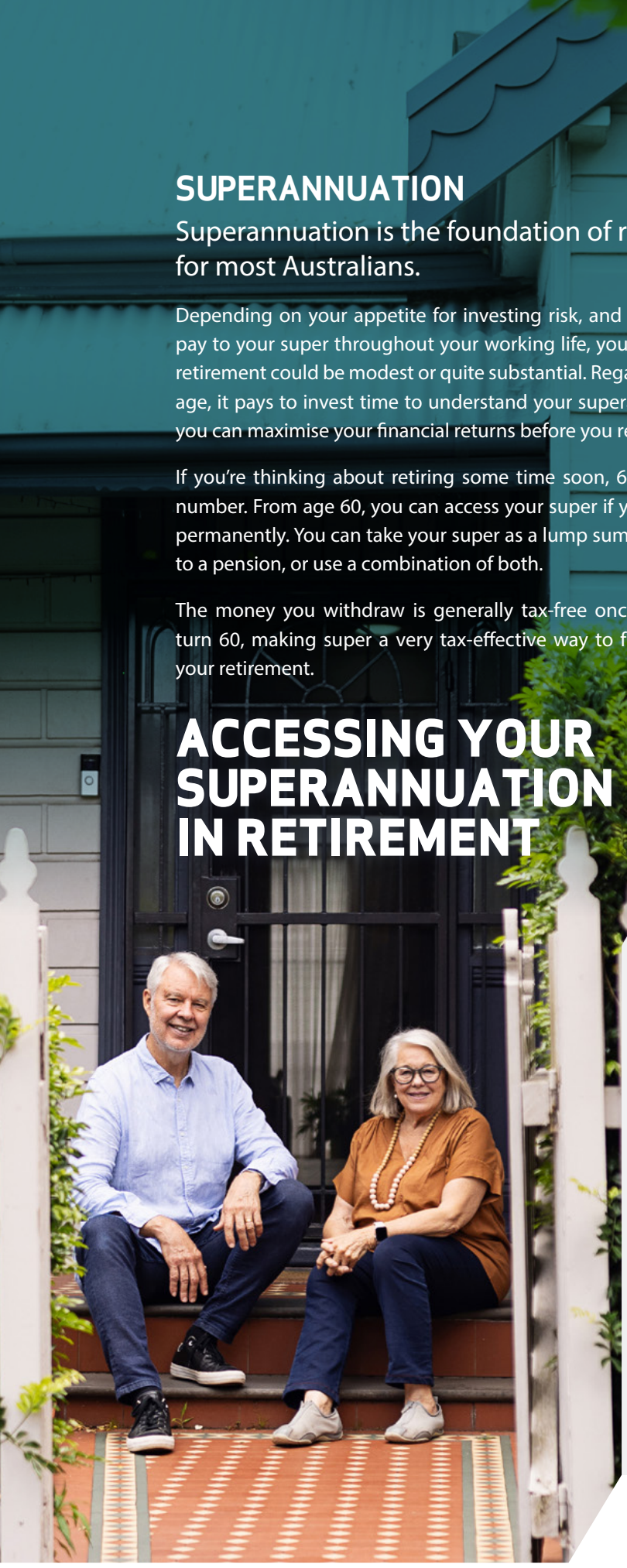
Superannuation is the foundation of retirement income for most Australians.

Depending on your appetite for investing risk, and how much attention you pay to your super throughout your working life, your super fund balance at retirement could be modest or quite substantial. Regardless of your current age, it pays to invest time to understand your superannuation and how you can maximise your financial returns before you retire.

If you're thinking about retiring some time soon, 60 is the magic number. From age 60, you can access your super if you've retired permanently. You can take your super as a lump sum, convert it to a pension, or use a combination of both.

The money you withdraw is generally tax-free once you turn 60, making super a very tax-effective way to fund your retirement.

ACCESSING YOUR SUPERANNUATION IN RETIREMENT



ACCOUNT-BASED PENSION

Once you retire, you can convert your super savings into an account-based pension (also known as an allocated pension).

Rather than taking your super as a lump sum, you choose how much to withdraw each year (within government limits), and your remaining balance stays invested and can continue to grow – ideally at a greater rate than inflation. This gives you flexibility and control over your income and helps your money last longer throughout your retirement.

It's important to understand that your investment returns can still vary, which means your account balance and potential income can go up or down depending on market performance.

TRANSITION TO RETIREMENT PENSION

A transition to retirement (TTR) pension lets you access some of your super while you're still working, providing you meet certain age conditions and work status.

This strategy allows you to supplement your income if you decide to reduce your working hours, or it can be used to boost your superannuation savings.

With a TTR pension, you can withdraw between 4% and 10% of your account balance each year. Many people use this to replace part of their salary, then salary sacrifice the same amount back into super, potentially saving tax and growing their retirement savings faster.

A transition to retirement pension strategy is a smart way to ease into retirement rather than stopping work completely.

SUPER PENSION MINIMUM WITHDRAWALS

As part of your account-based pension, the government requires you to withdraw a minimum amount from your superannuation each financial year. Those minimum pension withdrawal amounts are outlined in the table below.

You can always take more than the minimum if you need extra money, but you can't take less. These rules ensure the money is used for retirement income rather than being passed on as inheritance indefinitely.

AGE	MIN PENSION	AGE	MIN PENSION
Under 65	4.00%	Age 85 - 89	9.00%
Age 65 - 74	5.00%	Age 90 - 94	11.00%
Age 75 - 79	6.00%	Age 95 or older	14.00%
Age 80 - 84	7.00%		

Minimum Annual Pension Payments as at 01 July 2025.
moneysmart.gov.au/retirement-income-sources/account-based-pensions

DOWNSIZING YOUR FAMILY HOME CAN SUPERCHARGE YOUR SUPER.

DOWNSIZE YOUR HOME

Another advantageous retirement strategy is a 'downsizer contribution' to your superannuation.

If you're aged 55 or older and sell your family home, you may be able to contribute up to $300,000 per person ($600,000 per couple) from the sale proceeds into your superannuation.

To be eligible, you must have owned your home for at least 10 years, with at least part of that time as your main residence.

This strategy can be particularly useful if you're wanting a smaller home or moving to a retirement community, allowing you to boost your super balance significantly and benefit from the tax advantages of the super environment.

Another plus is that your downsizer contribution doesn't count towards your usual superannuation contribution limits.

ANNUITIES

An annuity is an insurance product that provides guaranteed regular payments for a set period or for life, regardless of market conditions. You purchase an annuity with a lump sum (often from your super), and in return, you receive predictable income payments.

There are different types of annuities – some provide fixed payments, others may increase with inflation, and some offer a return of capital guarantee. While annuities typically offer lower returns than other investments, they provide certainty and peace of mind, which can be valuable for covering essential expenses in retirement.

Annuities are particularly useful for people who want to ensure they won't outlive their money.

SHARES

Many retirees generate income through direct share investments, either through dividends from Australian shares or capital growth from buying and selling shares. Australian shares often provide attractive dividend yields, and the franking credit system can provide additional tax benefits for Australian investors.

You can invest in individual shares, exchange-traded funds (ETFs), or managed funds. Dividend income can provide regular cash flow, while selling shares can provide lump sums when needed. However, share investing carries risks as share prices can be volatile, and dividends aren't guaranteed. It's important to diversify your investments and only invest money you can afford to lose.

DISPOSING OF ASSETS

Selling assets you've accumulated over your lifetime can provide significant retirement income. This might include investment properties, shares, collectibles, business interests, or other valuable assets (e.g. artworks, antiques etc.).

Converting these assets to cash gives you flexibility and can fund your lifestyle or other investments.

However, outside of your family home, selling assets often triggers Capital Gains Tax (CGT). If you've owned an asset for more than 12 months, you may be eligible for a 50% CGT discount, meaning you only pay tax on half the capital gain. It's worth getting professional advice to understand the tax implications and timing of asset sales to minimise tax and maximise your after-tax income.

OTHER INCOME STREAMS IN RETIREMENT

Beyond the sources mentioned above, there are other ways to create income in retirement:

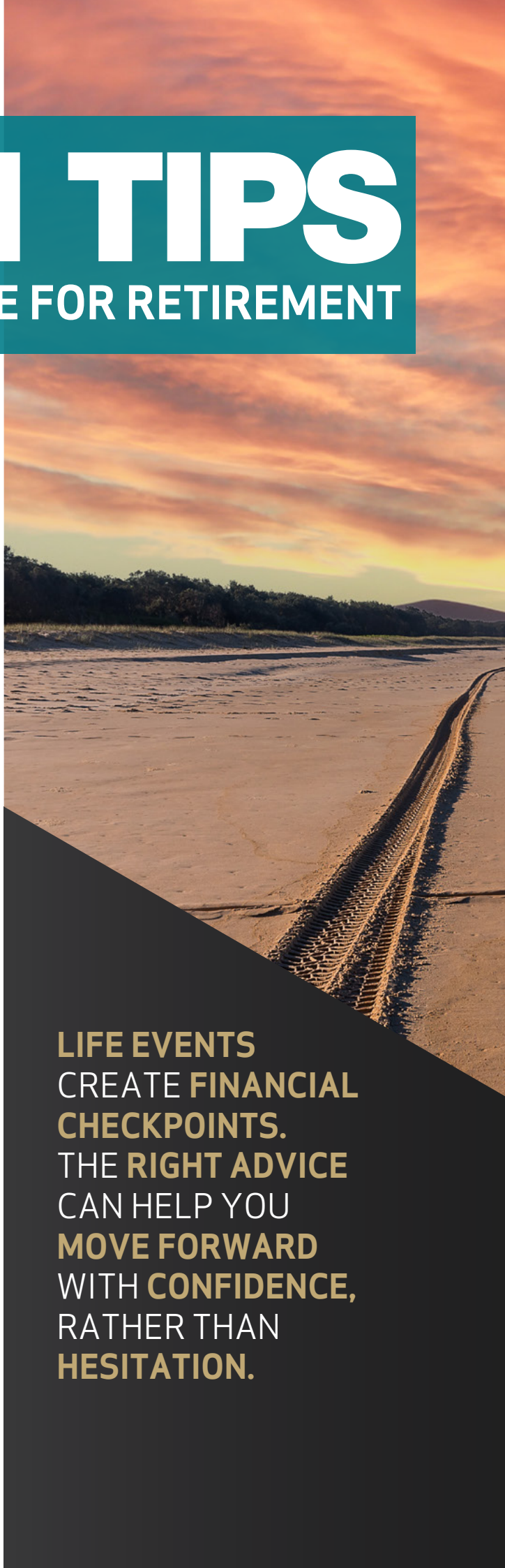
Interest from Savings and Term Deposits: Placing money in a high-interest savings account or a term deposit can provide a steady, low-risk income stream from the interest earned.

Rental Income from an Investment Property: If you own an investment property, the rent you receive can be a reliable and ongoing source of income. You must declare this income for tax purposes.

Reverse Mortgages: This allows you to borrow money against the equity in your home without having to sell it. The loan and interest are typically repaid from the sale of the home when you die or move out. This is a complex financial product and requires careful consideration – the Home Equity Access Scheme (HEAS) through Services Australia may be a more suitable option.

Part-time work: Many retirees choose to continue working part-time. The income from this work can supplement their other retirement income sources and keep them engaged with the community.

SEVEN TIPS
TO HELP YOU PREPARE FOR RETIREMENT



These are our top tips to help you better prepare for retirement:

PLAN EARLY

The most common retirement planning mistake is not starting early enough. Once you retire, regular income no longer replaces spent savings, so the earlier you start thinking about and planning for your retirement, the more time you will have to raise enough funds in the years leading up to retirement.

REPAY YOUR MORTGAGE

Do you know if your home will be paid off by the time you retire?

While you don't want to enter retirement with a debt hanging over your head, directing all of your savings capacity into additional home loan repayments may not be the smartest financial strategy in the lead-up to retirement.

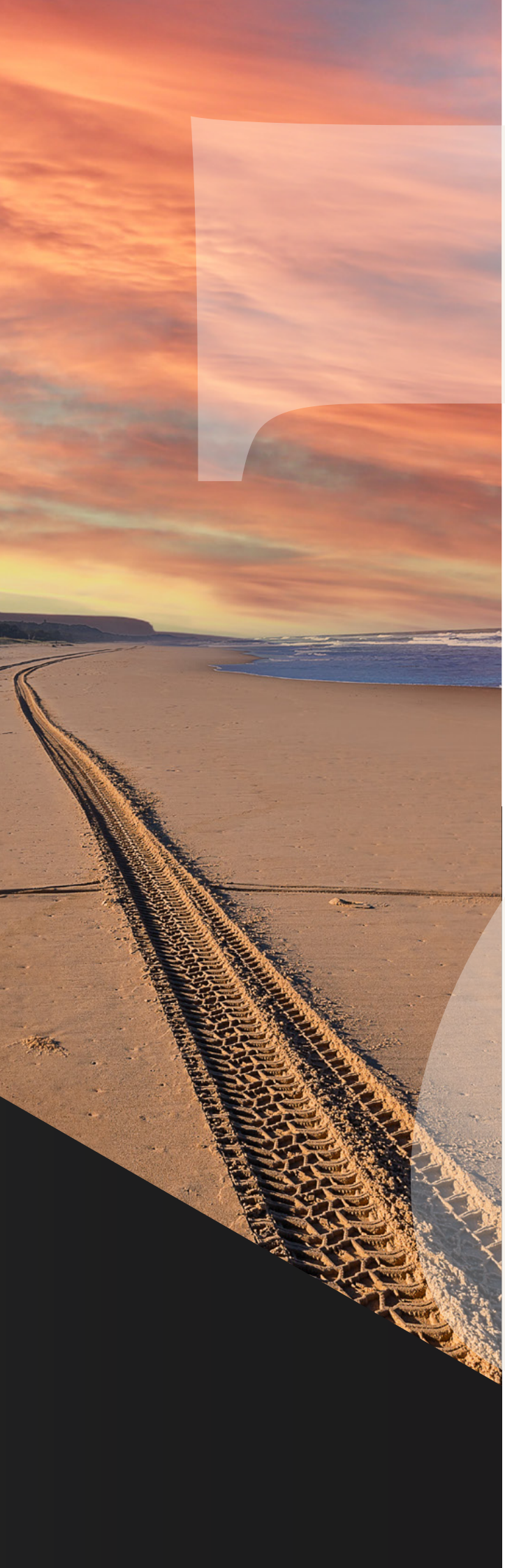
Finding the right balance between 'after tax' loan repayments and 'pre-tax' superannuation contributions is a worthwhile discussion to have with a financial adviser.

A tax-free lump sum withdrawal of your super benefits at retirement is another way to become debt-free at retirement..

REVIEW YOUR SUPERANNUATION BALANCES

Evaluate your superannuation balance and consider making additional contributions (both pre-tax and after tax contributions) if possible to top it up.

LIFE EVENTS CREATE **FINANCIAL CHECKPOINTS.** THE **RIGHT ADVICE** CAN HELP YOU **MOVE FORWARD** WITH **CONFIDENCE,** RATHER THAN **HESITATION.**



REVIEW YOUR INVESTMENTS

Whether it's your superannuation investments or personal investment portfolio, ensure you are investing your money in line with an appropriate level of risk to ensure you achieve your long-term objectives. The days of double-digit returns may be behind us, and investors are increasingly having to take on more risk to see decent returns. At The Peak Partnership, we prefer our clients to invest in a diversified strategy, in line with their goals and objectives.

REVIEW YOUR PERSONAL INSURANCE COVER

Review your insurances, including life insurance, total and permanent disability, trauma, and income protection to make sure you have adequate levels of cover.

Don't jeopardise everything you've built and saved by allowing an adverse health event throttle your retirement goals.

DISCUSS YOUR PLANS WITH YOUR SIGNIFICANT OTHER

If you have a partner, sit down and discuss your goals and ideal future lifestyle. When do each of you want to retire? What does your ideal retirement look like? Will there be lots of travel? Do you want to help your children financially, such as supporting a property deposit or contributing to their children's education costs?

SEEK PROFESSIONAL ADVICE FROM A LICENSED FINANCIAL ADVISER

Reach out to a licensed financial planner to ensure you have full visibility of your finances, and to plan your retirement with peace of mind - knowing you have all bases covered. The process of creating a plan with a licensed adviser will make sure you understand the various options available to you, providing reassurance as you progress towards your goals, or offering guidance for improving your current situation.

LIVE & LEARN

COMMON RETIREMENT PLANNING MISTAKES

As financial advisers, the number one mistake we see is people not preparing for retirement early enough. It's vital to assess your current position and the lifestyle you want to live to properly prepare for this stage of your life.

To avoid potential pitfalls in retirement planning, it is essential to be aware of common mistakes made by retirees. A survey by Natixis Investment Managers (natixis.com) revealed that the ten most common mistakes leading into retirement are:

1. Underestimating the impact of inflation.
2. Underestimating how long you will live.
3. Overestimating investment income.
4. Being too conservative in investments.
5. Setting unrealistic return expectations.
6. Forgetting to factor in healthcare costs.
7. Failing to understand income sources.
8. Relying too much on public benefits.
9. Underestimating real estate costs.
10. Being too aggressive in investments.

Although it can be a source of anxiety, it's important to plan for this stage of life. Avoiding the preparation stage will only cause more stress down the road.

PREPARING FOR RETIREMENT

YOUR GENERAL PLANNING CHECKLIST

It is important to assess your current position and the lifestyle you want to live to properly prepare for your retirement. This General Planning Checklist will guide you through the key steps for retirement planning to help get you started.

ASSESS YOUR CURRENT POSITION AND DESIRES.

1. Work out your 'Retirement Spending Plan'

- [ ] Identify your expenses by calculating regular costs of living, including:
  - Housing
  - Groceries
  - Utilities
  - Bills

  Add lifestyle expenses and discretionary spending, such as:
  - Dining out
  - Travel
  - Entertainment

2. Determine your retirement timeline

- [ ] Decide how long you plan to continue working.
- [ ] Consider whether you want to retire or work part-time until a later age or volunteer (for purpose and meaning).

3. Your legacy objectives (Will, Power of Attorney)

- [ ] Decide whether you want to run down your retirement capital or leave some for after you pass.
- [ ] Determine if prefer to pass on some wealth now.

4. Anticipate liquidity events

- [ ] Identify any future changes to your wealth, such as selling an asset or business or receiving an inheritance.
- [ ] Consider if you will downsize your family home.

5. Evaluate your risk and return profile

- [ ] Understand how spending/investment decisions will impact your financial wellbeing in retirement.
- [ ] Have the level of risk you are willing to take for potential higher returns assessed by a financial adviser.

6. Your desired level of retirement income

- [ ] Estimate the income level you may need in retirement, based on your expenses and future costs (eg. healthcare).
- [ ] Consider whether you are comfortable drawing on your capital to meet your income needs.
- [ ] Investigate your eligibility for the Age Pension.

PREPARING FOR RETIREMENT

YOUR GENERAL PLANNING CHECKLIST

Remember, this checklist provides general steps for retirement planning and should be customised to your specific circumstances. Seeking personalised advice from a financial professional is highly recommended.

IDENTIFY YOUR REQUIRED RESOURCES AND WHERE INCOME WILL COME FROM. BEGIN ADJUSTING YOUR CURRENT POSITION AS REQUIRED.

1. Maximise your lines of credit (which are more difficult to obtain in retirement)

- [ ] Home equity loans and credit cards.
- [ ] Aim to repay/offset your mortgage before you retire to reduce your financial commitments, but retain flexibility.

2. Review your superannuation/investments

- [ ] Evaluate your superannuation balances and consider making additional or spouse contributions.
- [ ] Assess your investment portfolio for capital growth to align with your long-term financial and lifestyle objectives (the next 25-40 years).

3. Review your health risk factors

- [ ] Full medical now and annual testing.
- [ ] Evaluate your life insurance, total and permanent disability, trauma, and income protection policies.

4. Address concerns and avoid common mistakes

- [ ] Communicate with your significant other about retirement plans and aspirations.
- [ ] Remember to factor in healthcare costs, inflation and fluctuating investment income.
- [ ] What are your income sources in retirement?

5. Discuss your retirement goals with your partner

- [ ] Align goals and ideas with your significant other about retirement plans and aspirations.
  - Where will we live (single story, unit)?
  - What will we do with our time?
  - Will we travel and where to?
  - What will our lifestyle look like?
- [ ] Be active travellers while you can.

6. Obtain professional financial advice

- [ ] Consult a licensed financial adviser to gain a comprehensive understanding of your finances. Work with your financial adviser to create a plan that covers all aspects of retirement and gives you flexibility and peace-of-mind for the future.

Financial planning and risk insurance services offered through Authorised Representatives of Professional Investment Services Pty Ltd. AFSL No 234951. ABN 11 074 608 558. Peak Partnership Wealth Design Solutions Pty Ltd ATF Carlmich Trust ABN 26 711 439 304. Corporate Authorised Representative No 415154.

About

THE PEAK PARTNERSHIP

Located at Upper Mt Gravatt in Brisbane, we're a firm of business advisers, chartered accountants and financial advice specialists with a real purpose… to support your financial and business progress.

Unlike so many other firms, we won't tell you we're different – we think you'll experience that for yourself. And instead of passion and focus, we talk about **purpose** and **intent** – we'll give you common sense advice, then work with you to get the results you want.

We hope you'll find that what we offer is interesting and informative, perhaps even inspiring you to aim for a higher peak with your business and personal financial ambitions.

OUR VISION

is to be your first point of contact for all your financial and business solutions.

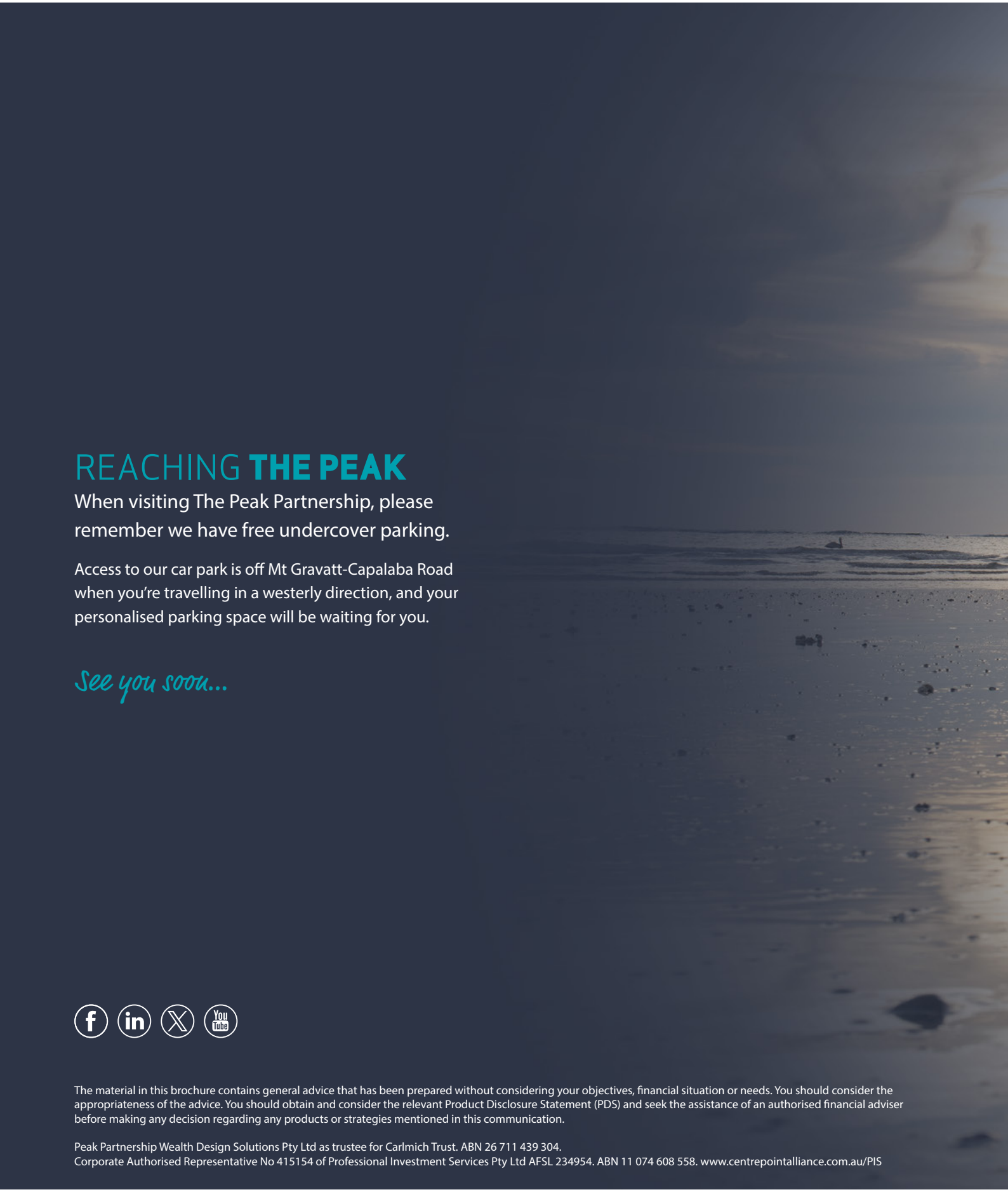
Left to Right

BRAD ROBERTS *Director & Chartered Accountant*

ROBYN HENSHAW *Director & Chartered Accountant*

PAT KELLY *Director & Financial Adviser*

DAMIAN KNOBLANCHE *Director & Chartered Accountant*



REACHING **THE PEAK**

When visiting The Peak Partnership, please remember we have free undercover parking.

Access to our car park is off Mt Gravatt-Capalaba Road when you're travelling in a westerly direction, and your personalised parking space will be waiting for you.

See you soon...

The material in this brochure contains general advice that has been prepared without considering your objectives, financial situation or needs. You should consider the appropriateness of the advice. You should obtain and consider the relevant Product Disclosure Statement (PDS) and seek the assistance of an authorised financial adviser before making any decision regarding any products or strategies mentioned in this communication.

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