

ebook

A photograph of an elderly couple embracing in a field at sunset. The woman is on the left, wearing a denim jacket, and the man is on the right, wearing a light blue shirt. They are both smiling and looking towards the right. The background shows rolling hills under a warm, golden light.

**retire with
confidence**

investblue

it's possible.

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our retirement philosophy



Retirement is a lifetime in the making, you've worked hard for this phase of life. It should be a time to have the confidence to do what you want, when you want.

With financial clarity and the security to provide a great foundation; retirement is all about freedom, choice and new beginnings. After all, you're retiring from fulltime work, not retiring from life.

At Invest Blue we work closely with you to help define your ideal retirement, demonstrate what is possible and develop the right advice to empower you to live your best possible life.

our retirement core beliefs

Financial alignment is the best investment

Defining what is most important to you and your family, then prioritising your goals based on what matters most will deliver more meaningful use of your hard-earned money every time.

No-one is average

Too often the financial advice industry prepares plans for people based on the average life expectancy. We know that no life is average, and we tailor plans based on your personal longevity for better results.

Big dreams should be lived

The best thing a retirement plan and strategy can do for you is provide confidence that the most important things you want to be able to do, can be done.

S.M.I.L.E

We look for blind spots. Tailoring strategy, structure, good quality planning and advice is critical to managing risk well.

Planning for success is complex

The right structures, no matter your situation, can make all the difference to retirement affordability.

Retirement is a journey, not an event

Plans and goals can change regarding your wealth strategy's underlying requirements and choices. We'll be with you every step of the journey

my ideal retirement

retirement date

Consider:

- Your health
- Your financial situation
- Employment opportunities
- You and your partners individual preferences
- When you can access the age pension
- Age you can access your super

to-do list

Think about what you may like to do in retirement and what the bigger and smaller prioritise may be

budget

How much money and where How much money and where will it come from? Superfund, investments, savings, inheritance, or government benefits.

plan to withdraw super

TTTR, account based pension, annuity, lump sum

I need to address

Consider:

- Existing debts
- Insurance
- Investment preferences
- Estate planning
- Will

write your answers here

the changing retirement landscape

Retirement can be defined as ‘withdrawal and retreat’, and this was once an accurate description of what to expect. Less than a century ago, retirement was typically a short lived, passive leisure period after 40 years or more of workplace toil.

Today, retirement is a vastly different proposition. Retirees tend to live longer and enjoy more active lifestyles than previous generations. Retirement is usually vibrant and exciting. It’s a time for new beginnings and opportunities. It’s a time for making the choices and having the freedom to do what you enjoy and what matters most.

Over the past few decades, we’ve seen massive advances in health and medical science. We’re living longer and are staying in better health. Although this means more people are taking an aspirational mindset into retirement, retiring from paid employment can still be daunting. It can also be something that arrives quickly, often catching us by surprise and before we’ve properly planned.

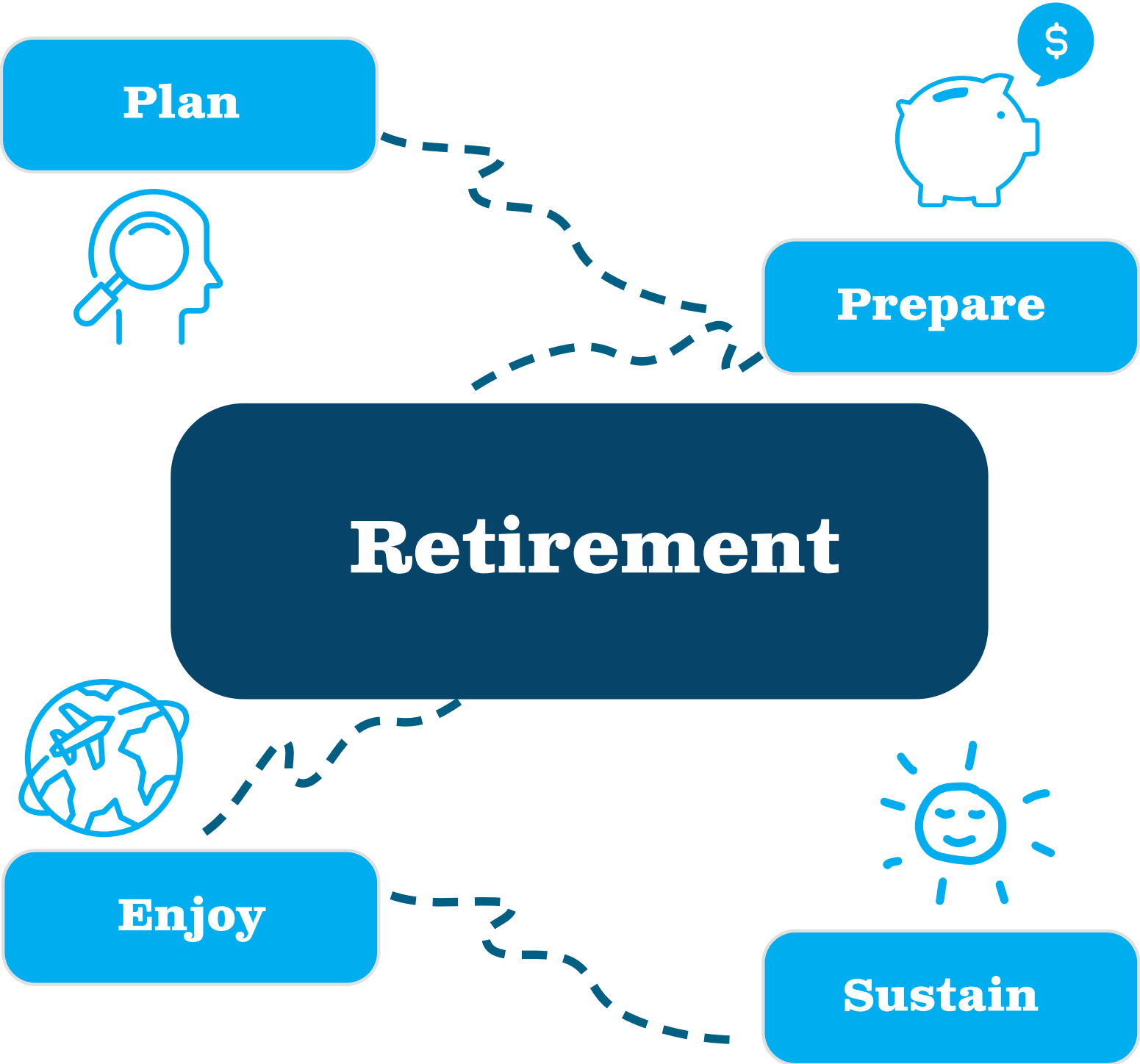
We work with all our clients to achieve ‘retirement readiness’. This doesn’t just mean having your finances in order (although that’s a major part of it). It also means being in the right physical, emotional and mental state to make your best life retirement journey. That way you can retire, or transition to retirement, at the time you want, or when retirement chooses you.

Females Age	Mean Life Expectancy	80% Confidence Age
50	86	95
55	86	95
60	87	95
65	87	95
70	88	95
75	89	96
80	90	96
85	92	97
90	95	99
95	98	101

Males Age	Mean Life Expectancy	80% Confidence Age
50	83	92
55	83	92
60	84	92
65	85	93
70	86	93
75	87	93
80	89	94
85	91	96
90	95	98
95	98	101

Source: Life Expectancy - It's Not What You'd Expect, AMP, 2023

retirement timeline



are you on schedule?

15-20 years before retirement

Consider:

- What you expect from retirement including travel, hobbies and other activities.
- Where you want to live during retirement.
- Learning any new skills through your job may be useful when you retire.

Plan:

- Develop a financial strategy based on your personal financial goals.
- Your family circumstances, if you are supporting any children financially or otherwise.
- Prepare or revise your will and nominate an executor.
- Organise an enduring power of attorney and an advanced health directive.

5-10 years before retirement

Consider:

- Any avenues of earning extra income when you retire.
- Where you want to live when you retire. Do some research, especially if you're thinking about moving to another town or state.
- If you have a partner, discuss your retirement plan and agree on the timing.
- Keeping your will updated to reflect any personal or family changes.

Plan:

- An estimate of how much money you will need for retirement vs how much money you will have.
- How to reduce any gaps of the above.
- A possible retirement age - consider when you will be eligible for the age pension or to access your super.
- Retirement investment options.
- Your superannuation plan.
- Tax issues.
- What government assistance is available.

are you on schedule? cont.

1-2 years before retirement

Consider:

- Transitioning to part-time work during the last few years of your working life - be wary of repercussions on your superannuation.
- Taking long service leave or a holiday.
- Your timeline - can you afford to retire when you initially planned?
- Does your home need any major repairs or maintenance to meet your needs?
- Does your car need replacing?

Plan:

- Revisit and review your financial strategy and budget with a solidified idea of your retirement plan.
- Try a few new activities - like volunteering - that you may enjoy in retirement and make new friends and contacts.
- Talk about your retirement plans with your employer.

6 months before retirement

- Review your financial plans and budget, and make any changes.
- Request your superannuation fund statements and search for any lost superannuation.
- Review life insurance schemes.
- Book a thorough health check and review your health insurance.
- Revise your will and choose an executor. NOTE: You should review your will every 3 to 5 years.
- Organise an enduring power of attorney and an advanced health directive if you haven't already.

3 months before retirement

- Review all steps in the 6 months stage.
- Check if you are eligible for any payments and services from the Australian Government, including the Age-Pension. You can apply for the Age Pension 3 months in advance.

our process

1. Understand

What is most important to you?

By digging deep here, we'll help you and your family identify what you really want out of life and prioritise those goals when it's time to make decisions

2. Challenge

Where can you think differently?

Once we've discovered your values and aspirations, we'll outline the possible options you have and discuss the impacts your decisions can have on your best possible life. Through visual modelling we can show you what that looks like. Through this step, we will also detect and manage common risks you will be exposed to.

3. Empower

What does your best possible life look like?

Now that we know you better and have made well-informed choices together, we will set out a set of strategies, structures and products that we believe give you the best chance at living your best possible life.

4. Support

What do you need to know to feel confident about your future?

Once our plan is underway, we will spend time with you to answer any questions. It is time to get out there and do the doing you planned for.

5. Progress

How will you keep on track when life changes?

Change is certain. We will reconnect, review what matters to you and assess how things are going. There will be ongoing choices to make, and by doing this work, you can maintain confidence that you are on track.

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