



5 Tips to Live Your Dream in Retirement



FIDUCIAN
Financial Services
INTEGRITY • TRUST • EXPERTISE

What is 'Living the dream'?

The definition of living the dream can be different for each of us, however in some recent research conducted by the Financial Planning Association (FPA), the top 3 indicators of a dream life include:

- **Having the lifestyle of my choice**
- **Financial independence**
- **Safety and security**

Here are our top 5 tips to helping you achieve your lifestyle, financial and security goals now and in the future.



Tip 1

Get smarter with your 'now' finances

A financial planner will look at your current situation and help you identify opportunities to get smarter with your money.

Making the most of what you have is the first step. Depending on your personal circumstances and goals, we generally do this by:

- **Establishing your position.** We help you define where you are now and where you want to be. This forms the basis of your financial plan.
- **Simplifying your finances.** We look to reduce the amount you're currently paying in fees and interest charges, while making it easier for you to manage your spending.
- **Prioritising your spending.** We help you manage your cash flow, while still doing the things you want to do.
- **Streamlining your debts.** We can help you structure your debt in a way that may reduce the amount of interest you pay, freeing up money to save or invest.
- **Reviewing your tax bill.** Tax is often the biggest expense for many people. We look at ways to make your income more tax-effective.
- **Harnessing your income.** We help you start a regular savings and investment plan to make your money work harder, including any available government support.
- **Planning for your business.** If you're a business owner, or intending to be, we look at efficient structures, asset protection and opportunities to create long-term wealth through your business.



Tip 2

Make the most of your life today

Enjoying your money is not just about putting it all away for your later years it's also about making the most of your life today.

Overseas travel, renovations or sailing the seven seas – whatever your passion, we can help shape your finances to reach your goals. We'll help you identify what's important to you and devise a strategy.

- **Reduce stress.** Knowing you have a professional to help steer your finances effectively, take advantage of opportunities and guard against risks can put your mind at ease.
- **Resolve difficulties.** We can provide an informed and objective opinion to help you and your family agree on important financial issues that may affect your future.
- **Free up your time.** We don't just do the planning, we'll implement it and support you to manage changes.
- **Peace of mind.** One of the things our clients tell us they love most about our service is a feeling of security



Tip 3

Build a safety net

A serious accident or illness can happen to anyone, at any time. Personal financial advice can help you weather the storm:

- **Insurance.** We help you select the type and amount of insurance cover appropriate for you. Depending on your personal situation and objectives, this may include life insurance, trauma insurance and income protection insurance.
- **Estate planning.** We help you review, document and prepare your assets for effective estate planning, helping avoid any unfavourable outcomes or disputes. We can work closely with your lawyer and accountant so those you choose to receive the benefits, actually do.
- **Aged Care planning.** We help you understand the options so if and when the time comes, you can make a smooth transition to the care you need.
- **Business protection and succession planning.** We explore the risks to your business and can help answer questions such as: Who will take over your business if you lost the services of a key person? How can you get the most if you choose to sell?

With a successful protection strategy in place you'll be able to maintain the lifestyle you've come to enjoy.



Tip 4 Prepare a retirement plan

Whatever your retirement looks like – whether it’s spending time with family, travelling the world or spending time in the garden – no one wants to spend it worrying about money.

We help you understand and plan key financial decisions, including:

- **Superannuation.** Superannuation can be your biggest asset after your home. We explain the issues you need to consider and look at how to make your super work hard for you.
- **Investing.** We can develop and implement a tailored investment portfolio, helping you decide which assets to invest in and how to manage risk.
- **Government benefits.** We explain the requirements to qualify for entitlements such as the Age Pension, Pension Concession Card and Seniors Health Card, reducing potential confusion. We can show you how to choose social security friendly investments to help you access all of your entitlements.
- **Tax and retirement income strategies.** We help you choose retirement investment options, weighing up the tax and social security implications. We can help you evaluate different types of retirement income products available.
- **Long-term planning.** We help you decipher broader and longer-term retirement issues, such as effective estate planning and aged care facilities.



Tip 5 Get some help

Your investments are the key to a more comfortable future. By making your money work harder, you can reach your financial goals sooner.

Our financial advisers tailor strategies, implement them and keep an eye on their progress.

These strategies may include:

- **Investment portfolio strategy.** We provide advice on portfolio construction and investment selection, based on our extensive research. This gives you a structure suited to your goals.
- **Superannuation strategies.** We help you prepare your finances for retirement, taking advantage of tax-effective superannuation options.
- **Gearing strategies.** Gearing can potentially magnify your investment returns, which is a powerful strategy when guided by expert advice and appropriate risk management.
- **Retirement income stream strategies.** We help you implement tax-effective strategies that can continue to grow, even in retirement.
- **Business optimisation strategies.** We help you manage and protect your business assets to increase the benefits to you.

Solutions for your business and your personal financial needs

Whatever your financial priorities are Fiducian Financial Services has the resources and experience to help you address them.

Working with us, you’ll have access to a comprehensive financial planning process that can help synchronize your personal and professional financial goals.

To make it easy, we offer one-hour appointments with a Fiducian Financial Planner at various office locations

CONTACT A FIDUCIAN FINANCIAL PLANNER TO BOOK A SESSION

The name Fiducian is derived from the Latin word '**Fiducia**'. Over the years, persons of high integrity, in positions of responsibility and who command trust and respect for their knowledge and expertise, have been spoken of as exercising their duties in a fiduciary capacity



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