

## Retirement Insight:

# Retirement is no time to go on automatic pilot

There is a tendency, once people retire, and have their lump sum invested or an annuity in place, to think that they won't really need financial advice.

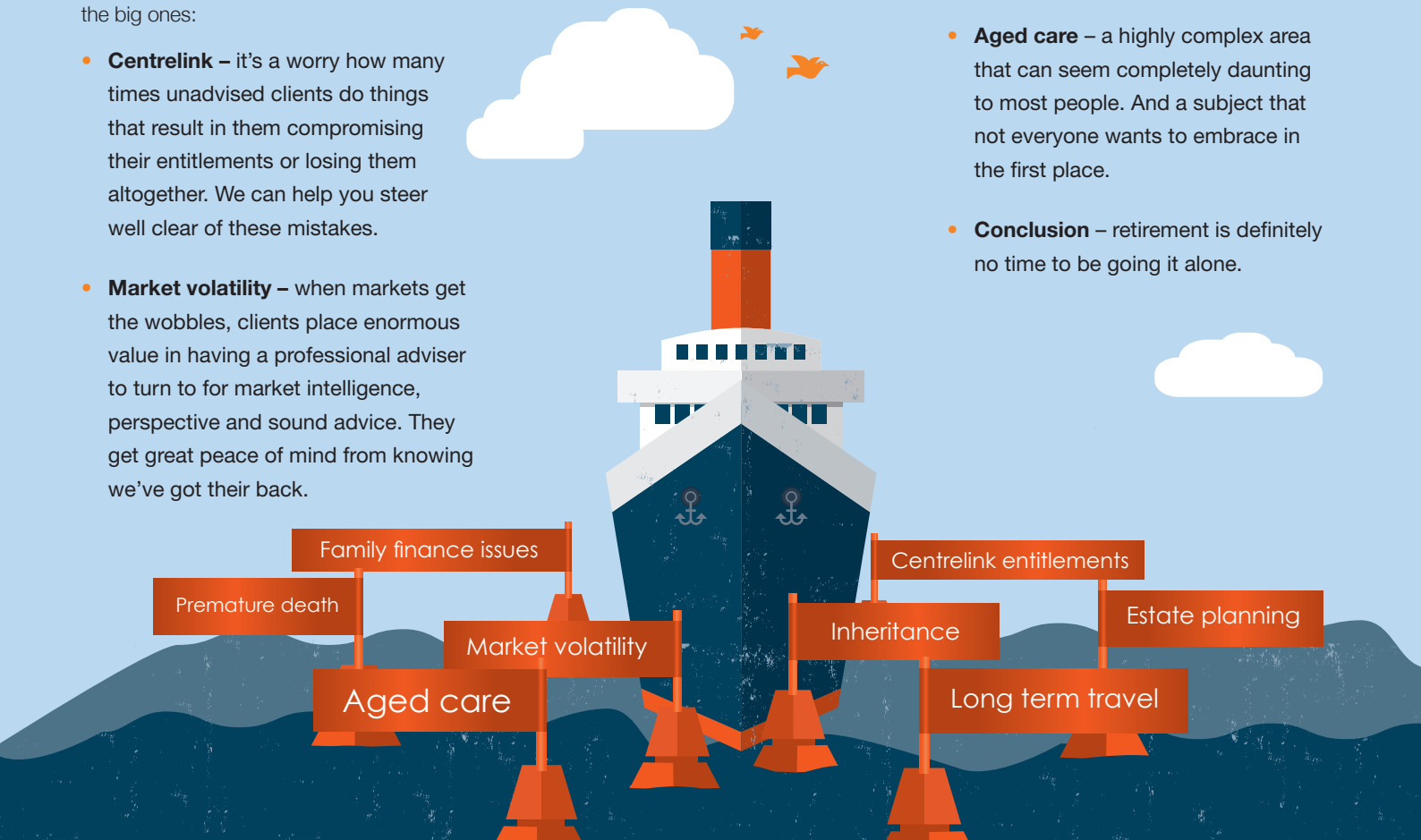
What we can tell you from experience, is that the exact opposite is true. We find that we actually spend much more time looking after the needs of our retired clients than we do those who are yet to retire.

There are many reasons for this. Here are the big ones:

- **Centrelink** – it's a worry how many times unadvised clients do things that result in them compromising their entitlements or losing them altogether. We can help you steer well clear of these mistakes.
- **Market volatility** – when markets get the wobbles, clients place enormous value in having a professional adviser to turn to for market intelligence, perspective and sound advice. They get great peace of mind from knowing we've got their back.

- **Family finance issues** – e.g. adult children who need help from time to time with buying a home, educating the children, divorce, ill-health.
- **Inheritance issues** – receiving an inheritance is often accompanied with a range of issues – for example, impact on Centrelink entitlements and claims or expectations of other family members.

- **Estate Planning** – another highly complex and emotionally charged area where it really helps to have an expert adviser, an objective third party, to help smooth things along.
  - The **premature death** of your partner.
  - **Getting sorted financially for long trips away** – and looking after things while you're gone.
- **Aged care** – a highly complex area that can seem completely daunting to most people. And a subject that not everyone wants to embrace in the first place.
- **Conclusion** – retirement is definitely no time to be going it alone.



This is one of many retirement insights that enable us to help you achieve your goals. Speak to your financial adviser today.

**RETIREINVEST**

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