

An aerial photograph of a person swimming in clear, turquoise water. The water is crystal clear, revealing the sandy bottom and some rocks. The person is a small figure in the center of the frame, wearing a pink swimsuit. The coastline is visible on the left and right, with large, reddish-brown rocks. The overall scene is serene and suggests a peaceful retirement lifestyle.

**Feeling good about your future requires planning for your retirement,** both in terms of the lifestyle that you want to live and the finances that you will need. The first step is to have a retirement lifestyle plan and be clear about what is important to you.

**RETIREMENT PLANNING**

**Acuity**  
ADVISERS



## What is your idea of financial freedom?

Retirement should be seen as the opportunity to seek new challenges, to try something different in the workforce or realise some of the dreams you've held throughout your working life. It is an opportunity to relax and do the things you always wanted to do.

It's important to plan for the non-financial aspect of retirement living by considering what will make you happy, maintaining a purpose that brings joy and structure to your life, keeping sharp and intellectually stimulated and importantly keep physically active, fit and healthy.

With most Australians now living much longer and stronger we are all likely to spend more time enjoying our post-work lifestyle. For the retirement dream to be achieved, certainty of income and security around your finances is vital. In considering the financial aspects of retirement there are many questions you may have which need to be considered:

- » Can I afford to retire?
- » When can I retire?
- » How much do I need in retirement?
- » Can I access my Superannuation?
- » How much support will I get from the government and what other benefits may I be entitled to?
- » Will I receive a government pension?
- » I worked in the UK, am I entitled to a UK Pension?
- » Have I got the right mix of investments?
- » Are my investments too risky?
- » What income can my investments generate?

Current legislation provides for great structuring and planning opportunities. We can show you strategies that will give your super a real boost before you retire and ensure that your earnings in retirement are shielded from taxes. Equally if you would like to reduce working hours in the lead up to retirement, there are techniques which can be considered that allow you cut back on your hours without cutting back on your lifestyle.

At Acuity Advisers we want to ensure that you not only have tax strategies but that you also have an investment plan also fits your goals. As you start to reduce your employment income you become more reliant on your investment assets in supporting your lifestyle, this can result in some anxiety as you draw down on your lifelong savings and investment assets. We work closely with you in developing an investment plan that you are comfortable with. Your investment plan needs to provide an income to support your lifestyle and to do so with a level of capital risk that you are comfortable with.

**Retirement is not the time to be taking unnecessary risks so a clear investment strategy is crucial. Contact Acuity Advisers for a chat about your retirement aspirations and hear about how we can help you get the the future you want.**

[acuityadvisers.com.au](http://acuityadvisers.com.au)

Level 1, 1008 Wellington Street, West Perth, 6005  
PO Box 1749, Subiaco, WA, 6904  
(08) 9322 1481

**Acuity**  
ADVISERS