



Retirement means different things to different people.

For some, traveling across Australia in a campervan may be the ideal retirement while for others it could mean spending more time with the grandchildren, gardening, or pursuing other passions that were previously placed on hold.

Regardless of what retirement means to you, one thing is for sure - no one wants to spend their golden years worrying about money. We are all living longer and for most of us compulsory superannuation payments or the Age Pension alone won't be enough to help us achieve the retirement lifestyle we're dreaming of.

A bit of careful planning can help to eliminate the worry of not having enough to live on. And the best way to find out how much you'll need for a comfortable retirement is to speak to a financial adviser. Together you can work out what retirement means to you, including lifestyle goals, cost of living expenses and how much money you'll need to fund the quality of life in retirement you're aiming for.

Wherever you are on your journey towards retirement, it's never too early to start planning. Even if you feel you've left things a little late, effective planning now can still make a real difference.

Retirement planning checklist

Consider the following to help you prepare:

- When would you like to retire?
- How many years of retirement do you need to provide for?
- What are your lifestyle goals in retirement?
- How much money will you need to fund these goals?
- How much superannuation savings do you have?
- Do you have any foreseeable expenses you need to allow for?
- Do you have any dependents who will require ongoing financial support?

To find out more about retirement planning please contact Geoff Sharpe on 07 3831 8598 or geoff@sharpefinancialsolutions.com.au.