

5 steps to
achieving your dream
retirement



5 Steps To Achieving Your Dream Retirement

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Dreaming of the day you can say goodbye to the hustle and bustle of the 9 to 5 and sail smoothly into a retirement of bliss and abundance? Don't worry, you're not alone.

But with average life expectancies and the cost of living increasing, the reality is that without the right financial planning to help you grow your wealth, many won't be able to sustain their desired retirement lifestyles.

This being said, there are some things you can do right now to get started on the journey to achieving your dream retirement, starting with following this five step guide.



1

Identify Your Real Retirement Lifestyle and Goals

The first step to achieving a retirement that meets your personal needs and goals is to first identify exactly what those goals are! Just like everyone's financial world is different, what your dream retirement looks like may be different from those around you. That's why it's essential to take the time to sit down and clarify exactly what the ideal retirement lifestyle means to you.

We understand how easy it is to let retire

ment planning slip to the bottom of the to-do list in your busy lives.

But the earlier you make time to complete this all-important step in your financial journey the better, as the goals identified here will form the foundations on which your retirement plan will be based.

Once you've settled on what the ideal retirement lifestyle looks like for you, it's time to...

Consult A Professional Retirement Adviser

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...call in the experts! By seeking the help of a professional retirement advisor, you'll not only be gaining guidance from someone who's helped others just like you achieve their dream retirement but also an ally to ensure you're on track to achieving your goals and help you stay there.

A retirement advisor can assist you by creating and implementing a financial plan designed from the ground-up to help you achieve your unique retirement goals. This means that, no matter what life throws at you, you'll have the tools and knowledge you need to work towards your ideal retirement with confidence.



3

Get Your Super Sorted

Your superannuation is one of the most important investments you can make in your lifetime. And with the current generations predicted to live longer than ever before, maximising your superannuation is essential to ensuring you have enough income to support your dream retirement lifestyle for the entirety of your retirement period.

Luckily, there are a number of financial strategies you can implement to ensure that you're making the most of your super. These include strategies such as salary sacrificing, making additional super contributions and making sure that your chosen super fund is right for your particular retirement goals and needs.



4

Ensure Your Tax Obligations Are Minimised

Similarly to optimising your super, making sure your tax obligations are minimised gives you the financial wiggle room you may need to implement the wealth creation strategies recommended to achieve a brighter financial future.

Thankfully, many of the financial strategies commonly recommended for those looking to achieve a successful retirement often have added tax benefits. For example, setting up a salary sacrifice plan or making concessional contributions to your super fund can help

you secure a lower tax rate than other options - something that is of particular importance for those earning a higher-than-average income.

This is an area where your financial advisor is an invaluable resource, as they can help you understand which tax strategies you can personally take advantage of while you work together to grow your wealth and secure your dream retirement.

Transition To Retirement With Ease

5

By following the steps above - in combination with guidance from an experienced retirement advisor - it's entirely possible to make the transition to a comfortable retirement smoothly, secure in the knowledge that your financial world is taken care of.

But, like many aspects of your financial world, while it's never too late to begin growing your wealth and achieving your ideal retirement, the earlier you begin this journey the better off you will be in the long run. This is because many of the financial strategies mentioned above utilise compounding interest to help you grow your wealth. Thus, the more time you allow it to grow, a greater nest egg you'll have access to by the time you come to retire.

If you're ready to kick-start your journey to



achieving and sustaining your dream retirement lifestyle, getting in touch with a professional retirement advisor is an excellent place to start.

Would you like to learn more?



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