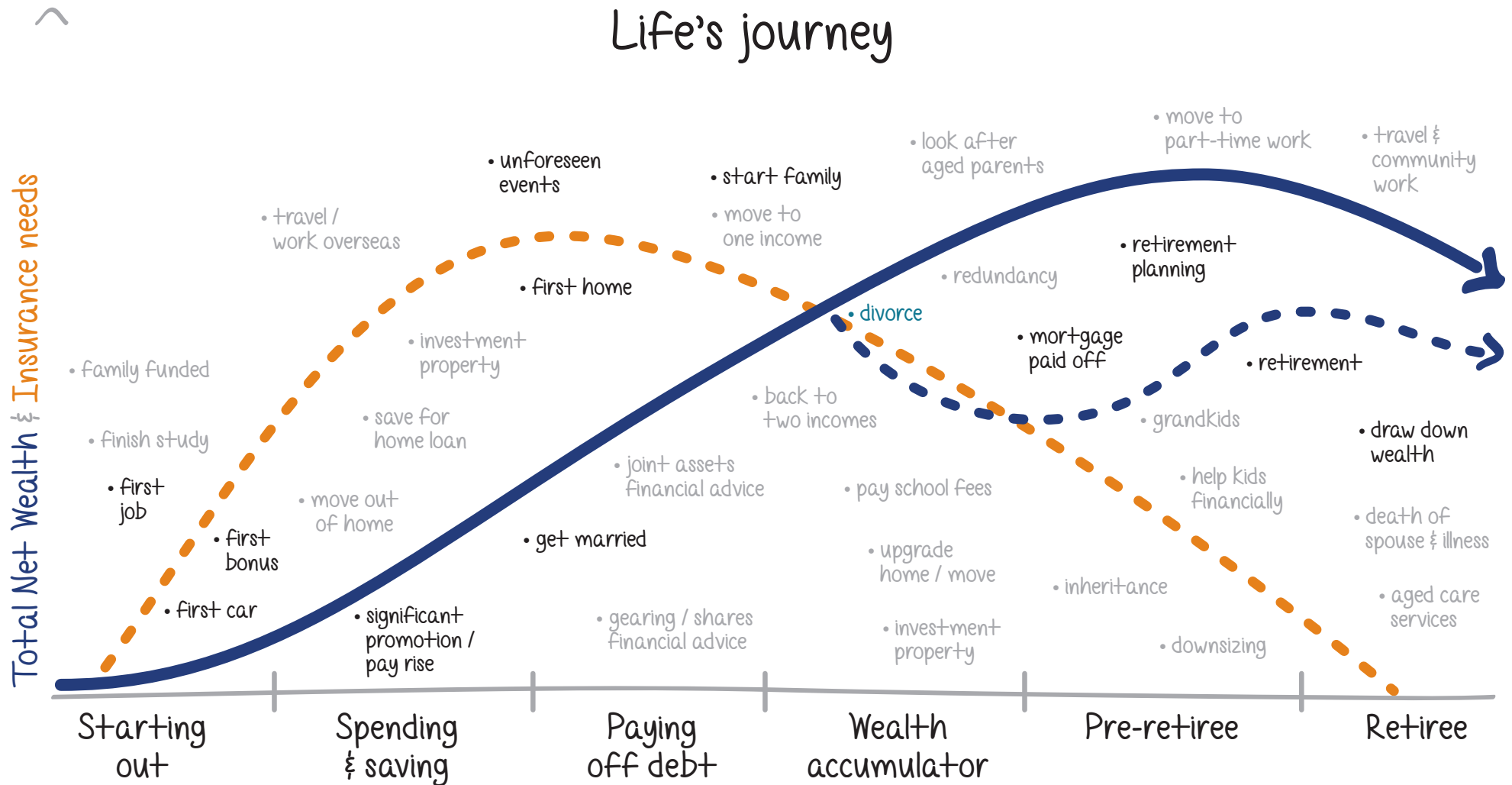


At a glance The stages of life



	Starting out 18–24 years	Paying off debt 25–39 years	Wealth Accumulator 40–49 years	Pre-retiree 50–64 years
	<ul style="list-style-type: none"> • Finishing university and starting their career. • May have existing debt eg HECS, HELP. • Living at home to save money or moving out and enjoying independence. • Often looking for instant gratification. • Lifestyle considerations a priority – shopping and socialising with friends. • Looking to save for a new car or overseas holiday. • Thinking about how to get onto the property ladder. 	<ul style="list-style-type: none"> • Focusing on paying down the mortgage and credit card debt. • Starting or adding to their family. • Periods spent living on one income. • Promotions, pay increase or possible redundancy. • Saving for family holidays or children’s education. • Money being spent on children and household activities. 	<ul style="list-style-type: none"> • Focusing on paying off the mortgage. • Looking to upgrade the family home. • Enjoying having two incomes. • Promotions, pay increase or possible redundancy. • Paying education fees. • Helping older children with university costs. • Looking at building assets – savings, investment property. 	<ul style="list-style-type: none"> • Children have left home. • Debts, loans and mortgage are close to being paid off or minimal. • Financially helping children. • Enjoying time with grandchildren. • Planning for life in retirement – building and protecting savings. • Receiving an inheritance. • Considering downsizing. • Spending more time caring for older parents.
What we hear	<p>“I’ve got plenty of time to think about getting my life and finances organised.”</p> <p>“I just want to enjoy myself at the moment and have fun with the money I’m earning.”</p>	<p>“It’s going to be tight with only one income, what with the kids, mortgage and credit card bills.”</p> <p>“I just want to be financially secure, I’m feeling very uncertain about the future.”</p>	<p>“I feel like I’m not structuring my finances correctly as I seem to be paying a lot of tax.”</p> <p>“It seems a little while off, but I know I should be starting to set things up for our retirement.”</p>	<p>“I’m nervous about retirement as I’m not sure I’ve got enough money for my retirement.”</p> <p>“I’m too busy with home and work to properly plan for retirement.”</p>
How we can help	<ul style="list-style-type: none"> • Clarify goals and put in place a plan toward achieving them. • Make sure the investment basics are right so long-term benefits can be realised in the future. • Design an achievable budget which balances lifestyle objectives, debt management and savings goals. • Build knowledge to enable informed financial decisions to be made. 	<ul style="list-style-type: none"> • Tailor a plan which balances savings goals with lifestyle goals. • Structure finances to free-up cash flow to meet additional expenses. • Implement tax-effective savings and investment strategies. • Put in place strategies to build and protect what you have. 	<ul style="list-style-type: none"> • Tailor a plan which balances savings goals with lifestyle goals. • Put in place strategies to build your wealth and protect what you have. • Establish tax-effective investing strategies to boost your savings. • Consolidate your super and make sure it’s invested in the most suitable way. 	<ul style="list-style-type: none"> • Tailor a plan which balances savings goals with lifestyle goals. • Boost super using tax effective saving strategies. • Protect what you have to achieve the retirement you want. • Navigate the complex Aged care system and ensure Centrelink benefits are maximised.

Important information

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