



HOW MUCH DO YOU NEED FOR RETIREMENT



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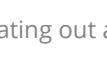
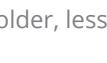


Determining how much you need for retirement is a very difficult question. The question is made much simpler when you base it on the type of retirement you would like to have.

The Association of Superannuation Funds of Australia (ASFA) Retirement Standard outlines the annual requirements for a 'comfortable' and 'modest' retirement. By using the table below, you can determine your own lifestyle now, which

provides an idea of how you may want to live in retirement, and how much you will need to fund your desired lifestyle.

For a no obligation free chat about how you can take control of your retirement, contact us and be ready for retirement.

COMFORTABLE RETIREMENT EXPENSES PER YEAR		MODEST RETIREMENT EXPENSES PER YEAR	
	\$43,601		\$27,814
	\$61,522		\$40,054
	One annual holiday in Australia		One/two short breaks near where you live each year.
	Regularly eating out at restaurants		Infrequently eating out at restaurants
	Good range & quality of food.		Cheaper and less food than 'comfortable' lifestyle standard.
	Take part in a range of regular leisure activities		Take part in paid leisure activities frequently. Some trips to the cinema.
	Owning a reasonable car		Owning an older, less reliable car.
ESTIMATED ASSETS NEEDED TO SUPPORT RETIREMENT EXPENSES			
(eg super, shares, cash, investment property that is not your home)			
	\$545,000		\$70,000
	\$640,000		\$70,000

These figures are based on the assumption that a Centrelink Aged Pension is being received.

FOR MORE INFORMATION CONTACT



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