



*The
Retire Smart
Plan*

Retire Smart.

Know you have enough.

The first step is less than 15 minutes away.



Important Disclosures

Thrive Financial Planning is a privately owned enterprise operating on the Sunshine Coast in Queensland. Our advisory team is committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

We are registered with and regulated by the Australian Securities and Investment Commission. When performing our duties, we are obliged by law to act in your best interests and provide appropriate advice. Additionally, we are bound by a Code of Ethics.

Please refer to our Financial Service Guide for comprehensive information about our offering.

General Advice Warning

This document may contain general advice and does not take into account your objectives, financial situation or needs. You should consider whether the advice is suitable for you and your personal circumstances. Before you make any decision about whether to acquire a certain product, you should obtain and read the relevant product disclosure statement. Should you require personal advice, we encourage you to contact our team – details below.

Get In Touch

General Enquiries



1/21 Empire Crescent, Chevallum, Queensland 4555



Thrivefinancial.com.au



admin@thrivefinancial.com.au



It's a big move. With lots of unknowns and probably not a space you've ever been in before.

Maybe, lots of your identity has been tied to what you 'do'. Maybe even your self-worth. And sure – you've budgeted for a holiday – maybe even extended time off.

But the rest of your life? With your main (and possibly only) source of income about to cease – well, that budget's a different story.

It's normal to feel:

- Overwhelmed
- Scared
- Not sure where to start.

But what if you could swap those feelings, for security, confidence, and clarity? A road map to retirement might be easier than you think. Let's dive in.

Here's what we'll cover:

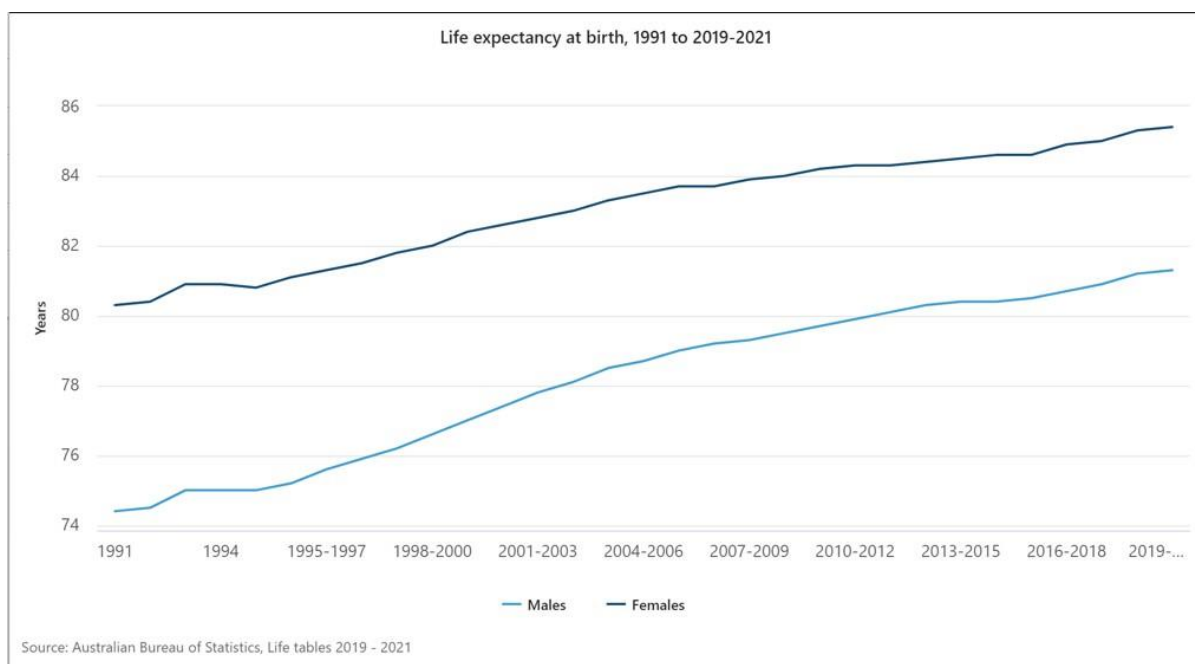
- How long are we talking?
- How much do you need?
- The risk return trade off.
- How timing can affect your balance.



HOW LONG ARE WE TALKING?

Australia has one of the highest life expectancy in the world at 81.3 years for males and 85.4 years for females (reference period 2019-21, Australian Bureau of Statistics).

How long you're likely to stick around for, plays a pivotal role in shaping your retirement journey.



As Australians are living longer, it's crucial to plan for a retirement that may last several decades. This means your retirement nest egg must stretch further, impacting the way we approach superannuation, investments, and financial goals.

We tailor strategies to ensure your wealth lasts through your extended retirement years. Aged care considerations are also vital, as longevity often brings healthcare needs.

Our goal is to provide financial peace of mind, making sure you feel confident about your retirement, no matter how long it lasts.

We're here to simplify these complexities for you.



HOW MUCH DO YOU NEED?

There are three key elements to determining how much you need to be comfortable, and not need to work.

1. Capital or interest?

Some people want to leave a legacy. Some want to get through, with nothing left at the end. Determining where you sit is a good place to start.

2. Return on investment.

Your risk appetite determines the returns you can expect from retirement funds. We've got a quiz to find out where you sit.

3. Cashflow.

What do you spend now – and what will change when you're not working? It's ok if you're not the budgeting type – clarity on your current spending habits can be enough to put you on track.

Once you have the answers to these questions, calculating the capital required to cover you is easily achievable.



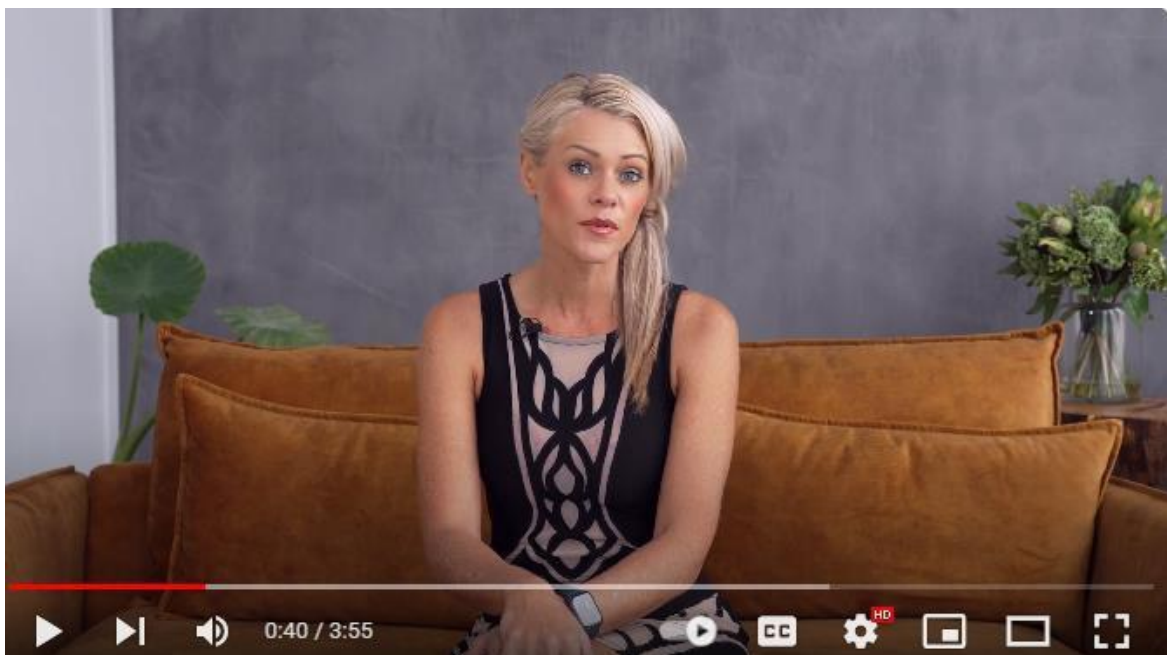
THE RISK RETURN TRADE OFF

The risk-return trade-off is a fundamental concept in finance. It refers to the relationship between the level of risk an investment carries and the potential return or reward it offers. In simple terms, the higher the risk you take with an investment, the greater the potential for return, but also the possibility of significant losses.

Conversely, if you opt for lower-risk investments, your potential returns are typically more modest but come with a higher degree of safety. This trade-off varies depending on your financial goals, risk tolerance, and time horizon. A key part of our financial planning services is helping you find the right balance between risk and return to achieve your financial objectives.

The video below offers a little more insight into the effect the level of risk you take on, will have on the growth of your investments.

[Risk Profile's- what are they, and what's the real risk of a conservative investment?](#)



What's your Risk Attitude?

Answer the [7 questions in this link](#) to better understand your attitude to risk.



HOW TIMING CAN AFFECT YOUR BALANCE

Sequencing risk is a crucial consideration in financial planning, especially when it comes to retirement. It refers to the order in which investment returns occur and how it can impact your financial well-being. In simple terms, experiencing poor investment returns early in your retirement can significantly impact your long-term financial security, even if the average return over time is reasonable.

For instance, if you retire during a market downturn and need to withdraw funds from your investments to cover living expenses, you might lock in losses, depleting your portfolio faster. This makes it harder for your investments to recover when the markets eventually improve.

Managing sequencing risk involves strategies like having a well-diversified portfolio, maintaining an emergency fund, and considering annuities or other income sources to cover essential expenses. It's a vital aspect of our financial planning approach to help ensure your financial security throughout retirement.



And just like that – you’re done.

You understand your attitude to risk – and the risk return trade off. Why sequencing in your retirement plan matters – and the factors you need to consider when determining ‘how much is enough’.

If you’d like to go deeper – and start taking the next step in your planning journey - we're here to support you, every step of the way. Your financial security and peace of mind in retirement are our top priorities.

What next?

If you have any questions or need further assistance, don't hesitate to reach out to our team of financial experts. Together, we'll help you make the most of your retirement years. Your financial future is bright, and we're here to help you achieve it.



*Empowering Financial
Freedom*

Simple.

Rachael Yurko

0432 067 181

rachael@thrivefinancial.com.au

Authorised Representative 336473



Callum Glasby

0421 005 274

callum@thrivefinancial.com.au

Authorised Representative 361186



www.thrivefinancial.com.au