

away that you can sit back and enjoy your retirement.

When planning your retirement, the lifestyle you want to achieve is an important consideration and a starting point for setting your long-term wealth creation plans.

The sum of money that you can accumulate during your working life will drive how much income you can generate in retirement. This obviously then affects your lifestyle options, especially as you may have limited opportunities to 'top up' your capital after you have retired. Getting it right before you retire is important.

Changes in health care and medical treatment have contributed to longer life expectancies and evidence suggests that this trend may continue. Retirement could reasonably span a period of 30 years or more, so the possibility that some of us may outlive our savings is not at all unrealistic.

The uncertainty surrounding where to move, how much it will cost and where the money will come from can be overwhelming and stressful.

We can help you understand your options for a secure retirement.

## Interested in talking to us?

Please contact one of our financial advisers to organise a complimentary consultation to discuss your retirement needs.



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