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Thursday, August 08, 2019

(Room 3)

14:00 - 16:00 WS #18: Strategies Retiring from Practice

16:30 - 18:30 WS #24: Strategies Retiring from Practice (Repeated)

How do I retire financially comfortable?

Key questions you need to answer

1. When do I plan to retire?
2. How much income will I need in retirement?
3. How much capital do I need to save?
4. What investment strategy should I follow?

What is your planned retirement lifestyle?

No frills: $885* p.w. (~$56,000 p.a. gross)
Choices: $1,417* p.w. (~$97,000 p.a. gross)

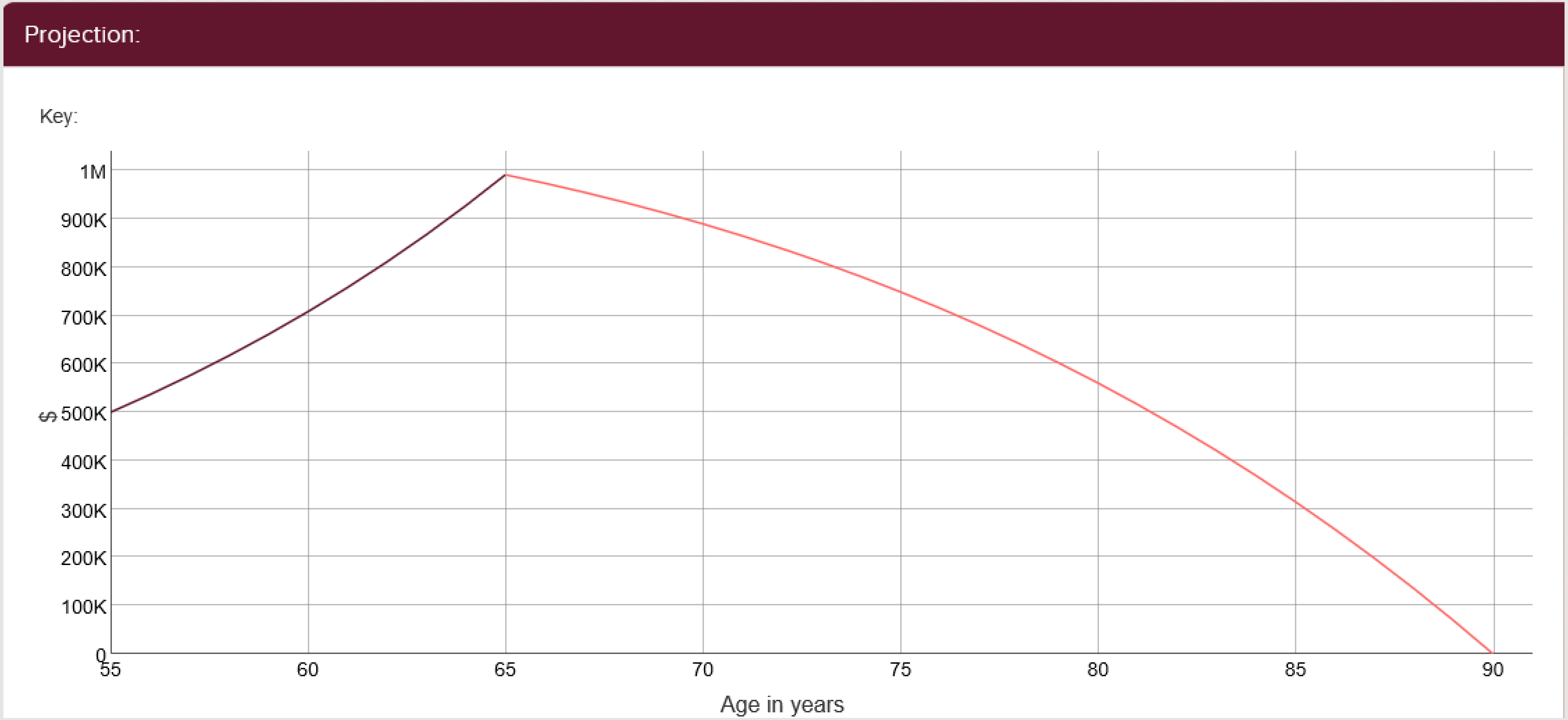
(* two-person household)

What is your planned retirement lifestyle?

National Super: $633* p.w. (net, ~$38,000 p.a. gross)
Gap for No frills: $252* p.w. (~$18,000 p.a. gross)
Gap for Choices: $784* p.w. (~$59,000 p.a. gross)

(* two-person household)

The future lump sum you require



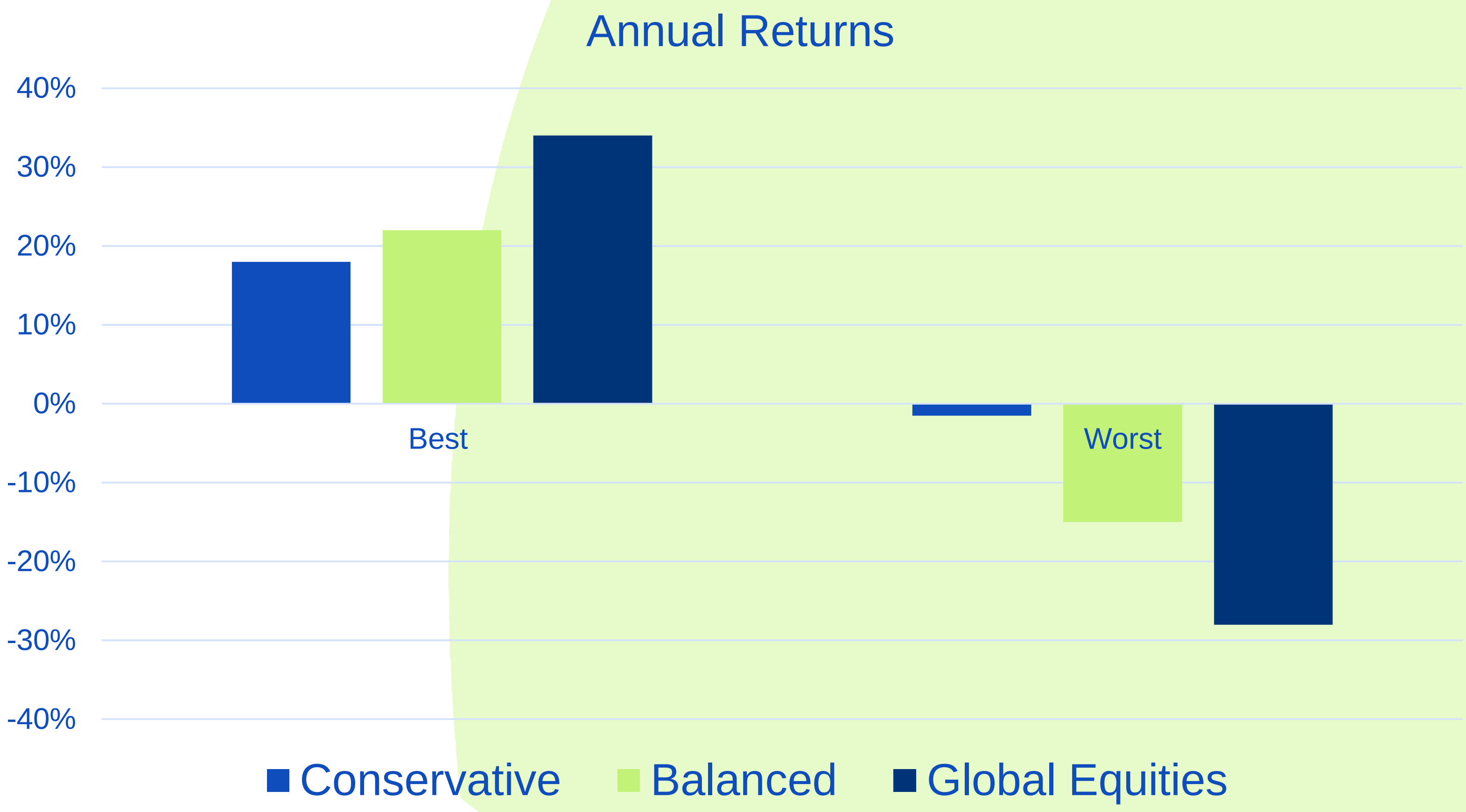
Your investment strategy to retirement is critical

Risk Profile	Lump Sum	End Age	Monthly Savings
Global Equities	$991,504	90	$483
Balanced	$856,719	86	$1,294
Conservative	$738,996	82	$2,141

Does retired = conservative?

Risk Profile	Lump Sum	Monthly Savings
Conservative	$991,504	$483
Moderate	$918,597	$81
Balanced	$905,721	-$374

But higher return means higher risk



Common ways to make ends meet

- Save more
- Take more risk
- Retire later
- Accept lower income

How to add the equivalent of $1m to your retirement capital with one simple strategy

The biggest mistake that investors make

Values versus Value

Thank you