

# RETIRE WITH MORE

## with professional assistance



Age 60 or over?

### Save Income Tax - Boost Super

#### Retire with more

Retirement planning is no longer just about saving diligently; it's about Using every tool possible to ensure you can enjoy the lifestyle you deserve.

From age 60, you can use Tax office approved strategies that don't affect your cashflow to save Income tax and Turbo your Super balance.

Mary and Barb, Same Income, Same lifestyle

#### Mary

Aged 60 with a Super balance  
\$504,075

Retires at age 70 with a super  
balance of  
\$1,093,253

#### Barb

Aged 60 with a Super balance  
\$504,075

Retires age 70 with a super  
balance of  
\$1,132,679

After applying compounded investment earnings  
to Barb's tax savings, in retirement she is

**\$138,924 better off**

### Lower fees, higher returns

#### Retire with more

With your Superannuation, every dollar counts! Even seemingly small differences in fees and investment returns can have a monumental impact over decades due to the power of compounding. Lower fees mean more of your hard-earned money stays invested, while a slightly higher return means those funds grow faster, earning "returns on returns".



Mark and Brian, Same Income, Same lifestyle

#### Mark

Aged 55 with a Super balance  
\$356,075

Annual Contributions - \$12,000  
Retires age 67  
\$943,454

Retirement Living Expenses  
\$73,044 pa

**Super runs out at age 88**

#### Brian

Aged 55 with a Super balance  
\$356,075

Annual Contributions - \$12,000  
Retires age 67  
\$1,052,290

Retirement Living Expenses  
\$73,044 pa

**Super runs out at age 100**

Cumulative Benefit of 1% annual additional  
returns or lower fees means Brian is

**\$914,954 better off**

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