

Transition to Retirement

Confidence in your future

As you enter the later stages of your work life, you may start thinking: "What will my retirement look like?" ...

And this can be daunting.



Your concerns might be financially based... Can I afford to retire? Can I maintain my standard of living?



They may be lifestyle based... What will I do with my time? How will I adjust to a life of no work?

Trepidation, fear, uncertainty. These are all very normal emotions.

That's why transitioning to retirement, is a smart way to ease yourself into this significant life change. So, you can remove the shock of working one day, not working the next.

Planning for a gradual retirement offers the opportunity to optimise your existing income and your retirement savings.

By transitioning to retirement, you can:

- ...Access tax incentives...
- ...Enhance your retirement savings...
- ...OR, start to wind down your working hours...

A gradual retirement, will also offer greater peace-of-mind and confidence about your post-working life...

Did you know there are multiple financial options available during your pre-retirement years? Options that can benefit you right now?

That's what our transition to retirement specialists can establish for you.

Transition to retirement allows you to optimise your superannuation, capitalise on tax opportunities, or even start to work less hours, as you near retirement age.



McLardyMcShane

FINANCIAL SERVICES

Safeguard Your Retirement

**WE'VE
GOT
YOUR
BACK**

There are two primary options available, in your transition to retirement:

1 Boost Your Retirement Savings

By accessing your superannuation once you reach your preservation age ([click here](#) to find out your preservation age), you can grow your super faster while at the same time, pay less tax.

For decades, our team have been managing tax effective strategies for soon-to-be-retirees like you. We've allowed them to boost their super in pre-retirement years, so they can look forward to their retirement future with confidence.

Are you ready to reduce your working hours, while maintaining your current income?

Your Options:



Save More

- ✓ grow your super faster
- ✓ pay less tax

OR



Work Less

- ✓ work fewer hours
- ✓ access your super to top up your reduced take-home pay



while taking home a regular income

2 Reduce Your Working Hours

The move from working full-time to retirement, can be quite a shock.

Your focus shifts from your work life to – literally – having all the time in the world. And this shift can be challenging.

So, a great option for easing yourself into retirement, is to reduce your working hours.

Once you reach preservation age ([click here](#) to find out your preservation age), you can access some of your existing super via a TTR pension. You could choose to work less, and salary sacrifice into your super fund (which may also be tax deductible). And you can use the income from your TTR fund, to supplement any reduction in your take home pay.

There are several options to consider here. And we're ready to help you explore the best option for your circumstances.

Gradual Retirement

A transition to retirement strategy offers you financial and emotional peace of mind, at a time that can be challenging and overwhelming.

Rather than undergo the jolt of working full-time to suddenly retiring, why not ease yourself into your post-working life, and enjoy the tax and superannuation incentives available. This gradual approach will offer you a glimpse into your retirement future, and confidence that you've made the right wealth protection decisions.

And that's our mission: providing you with real confidence in your future.

Ready to safeguard your retirement?

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General Advice Warning

The content contained in this document is of a general nature and does not constitute advice to any individual. You should seek individual and specific advice before making any financial decision based on information contained in this document. Failure to seek advice may lead to financial decisions and consequences that are not appropriate to your needs and circumstances and financial loss may be incurred.

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