

How long will my super last?



The good news is most Australians are living longer. Once you reach 65 years of age, you are likely to live another 19 years if you are male and 22 years if you are female ¹ and the chances of becoming a centenarian are also increasing as this is the fastest growing population group. ²

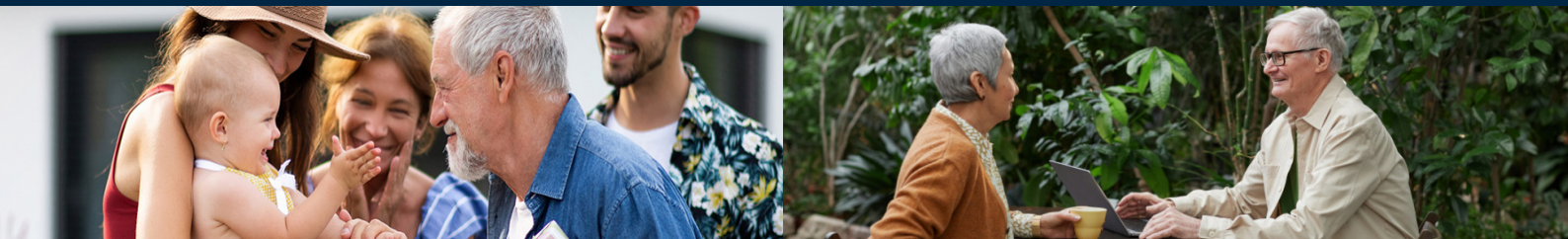
The challenge is managing your money wisely. Ensuring that your superannuation will last yet still have the freedom to enjoy the benefits at the pace you would like, is the key to good retirement planning

Since 1997, **Provident Financial Services** has been proud to help our clients achieve financial security in good and bad times. The provision of financial security, guidance and peace of mind gained from knowing that **Provident** is there to help, has allowed our clients to focus on the important things in life. The cornerstone of our advice is delivering your **Enjoy Factor** through a deep understanding of what is important to you in enjoying your retirement.

Don't let your retirement be overwhelmed with questions.

- Where does my income come from when I stop work?
- How much Age Pension am I eligible for and can I maximise my Centrelink entitlement?
- How do I manage my investments to help my money last?
- How do I plan for travel and other capital expenditure?
- Now that I am retired, what is the best investment for my assets and what are the tax implications?
- How do I arrange an appropriate Estate Planning strategy?
- What are the tax implications of my investment strategy?
- Who will explain the legislative complexity of retirement income streams for me?

Plan. Help. Achieve



Our vision of **Plan. Help. Achieve.** is designed to provide you with smart strategies to live and enjoy your retirement.

Plan.

Our Advice process involves:

- Understanding your personal and financial objectives and where you are at now.
- Understanding your retirement and work expectations.
- Understanding your risk profile.
- Identifying any gaps in your plan for retirement and providing solutions.
- Reviewing your current super funds and your contributions.

Help.

We create a strategy that matches your **Enjoy Factor**

- Maximising your income to meet your needs, including travel.
- Providing a model portfolio tailored to your risk.
- Regularly reviewing and, when necessary, adjusting your portfolio as your life changes.
- Managing your super contribution caps.
- Making estate planning recommendations.
- Keeping you aware of the impact of legislative changes.

Achieve.

A good retirement plan should reduce stress and allow you to concentrate on creating your **Enjoy Factor** moments. Whilst everyone's situation is different, and everyone's ideal retirement is different, our advisers have been trusted with and have delivered value, peace of mind and ongoing support to our clients since 1997.

But don't just rely on us to tell you about the value of advice at Provident, let our clients do that.



"We are very happy with Provident; we are in a stronger financial position now than when I retired more than 10 years ago!"

- John Yates

To find out more about our advice and what our clients have to say about us go to
www.provident.com.au/client-testimonials



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SOURCE: 1. <https://www.aihw.gov.au/reports/life-expectancy-deaths/deaths-in-australia/contents/life-expectancy>
2. <https://ris.cdu.edu.au/ws/portalfiles/portal/21116829/Centenarian.pdf> <https://www.cepa.edu.au/news-events/news/new-projections-australia-ageing-population>

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