



Apt.

WEALTH PARTNERS

Retirement:
Stop thinking. Start Planning.

Important Information

The information in this document is intended as general information only and does not take into account your financial circumstances, needs and objectives. Before making any financial decision you should assess your own circumstances or seek advice from a financial adviser and/or lending specialist and seek tax advice from a registered tax agent. Information is current as at 1st March 2018 and is subject to change.

Where this document discusses advice in relation to financial planning this advice will be provided by Apt Wealth Partners Pty Ltd (Australian Financial Services Licence 436121). Insurance Advice will be provided by Life Risk Solutions Pty Ltd who is a Corporate Authorised Representative of Apt Wealth Partners. Credit advice is provided by Apt Wealth Home Loans Pty Ltd who is a Credit Representative of Smartline Home Loans (Australian Credit Licence No. 385325).

None of the information included in this document constitutes an offer of credit nor does it guarantee a particular rate of return.




Agenda

RETIREMENT: STOP THINKING START PLANNING

- How much do you need to retire?
- What does retirement look like to you?
- Understanding your investments
- Maximising your superannuation
- Transitioning to retirement
- Selecting the right partner
- Why Apt?



A blue-tinted photograph of a snowy mountain landscape. In the foreground, three hikers are visible, ascending a snow-covered slope. The middle ground shows a vast, layered mountain range with intricate snow patterns and shadows. The sky is filled with soft, white clouds. The overall mood is serene and majestic.

*“At your end, you’ll
regret the things you
didn’t do instead of the
things you did.”*

Robin Sharma



Thinking about your retirement?

ONE IN FIVE AUSTRALIANS THINK ABOUT RETIREMENT DAILY OR OFTEN*

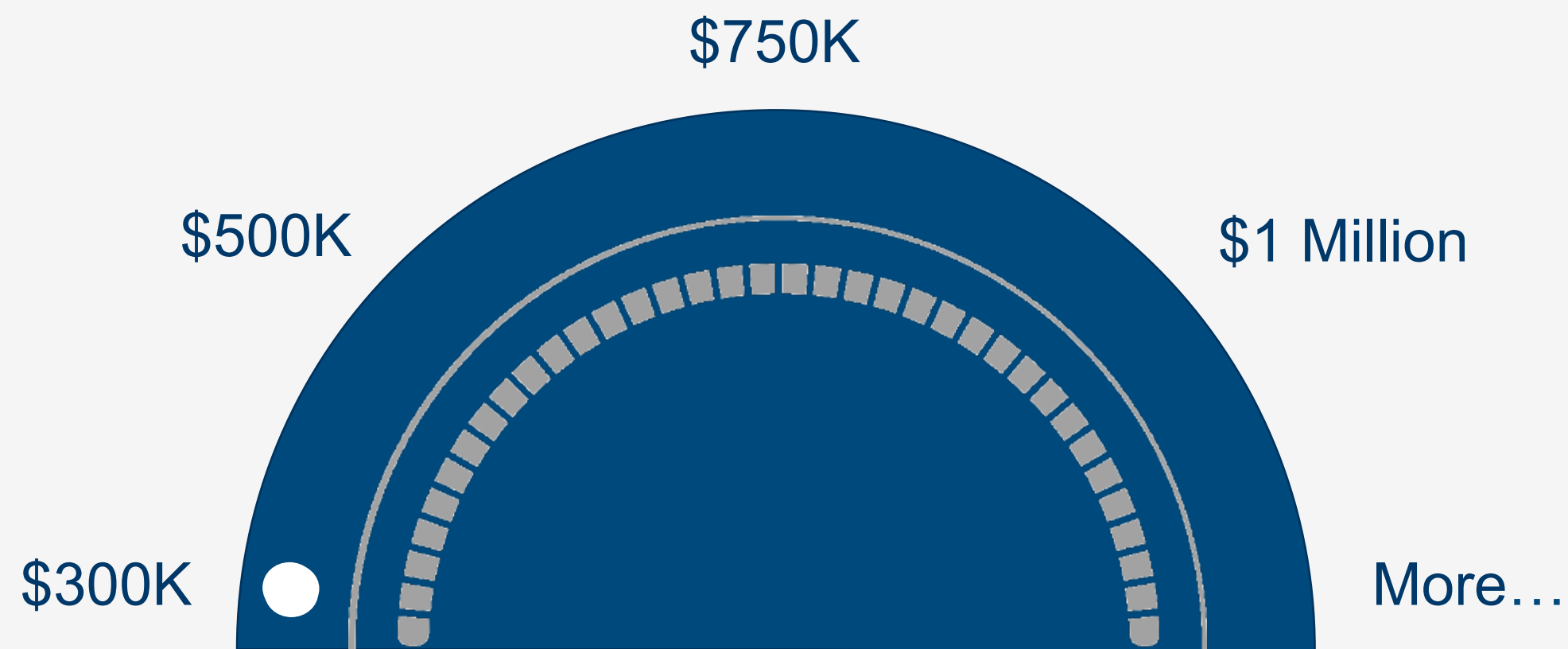
When is the right time? CAPITAL GAINS
 Will I need the pension? How much will I need?
 AGED CARE **RETIREMENT** MONEY
 Will my lifestyle change? Will my money last?
 SUPER LIFESTYLE
 Will I need the pension? How much will my lifestyle need to change?

* BT Australian Financial Health Index 2016



How much do you think you will need to retire?

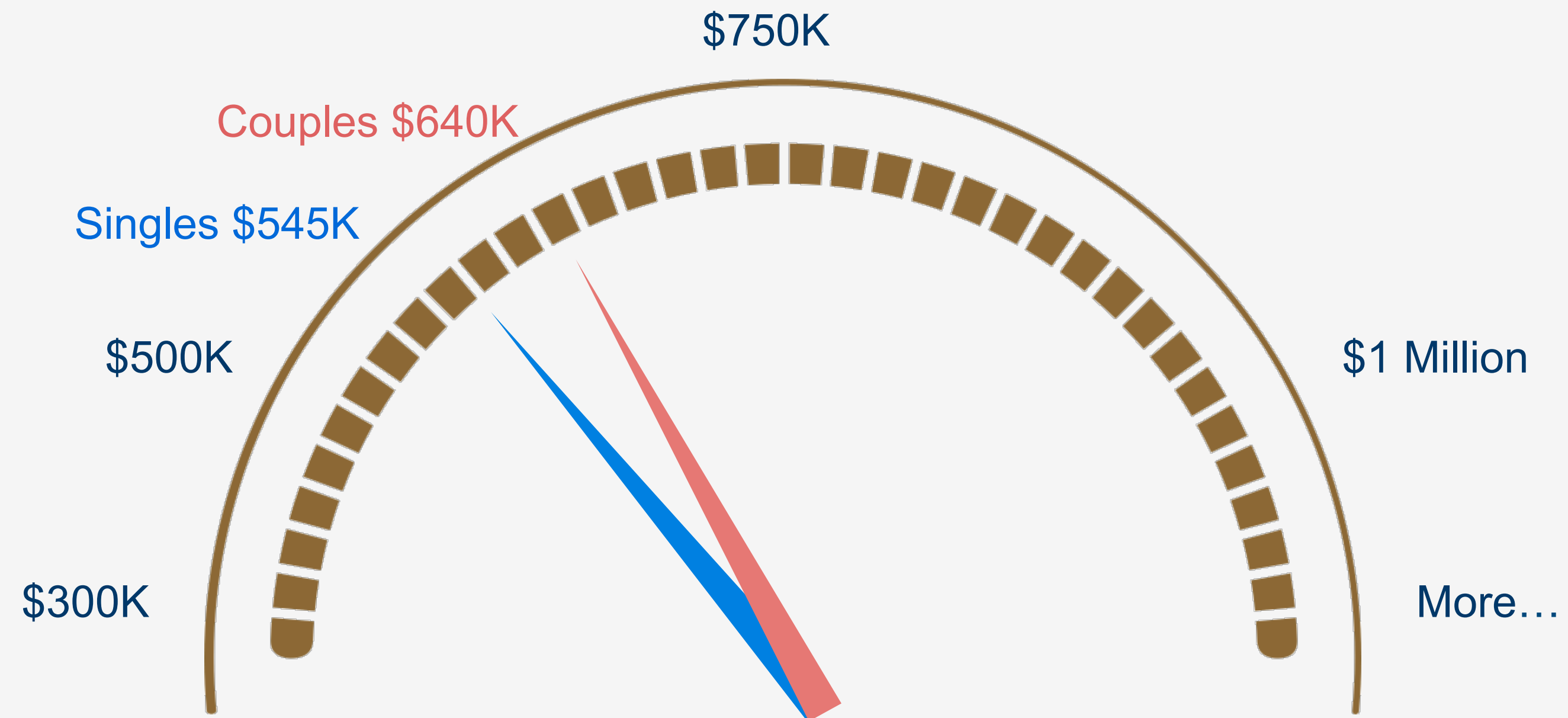
How much will the average couple would need to retire comfortably?





According to AFSA's 2017 report

For a comfortable retirement:

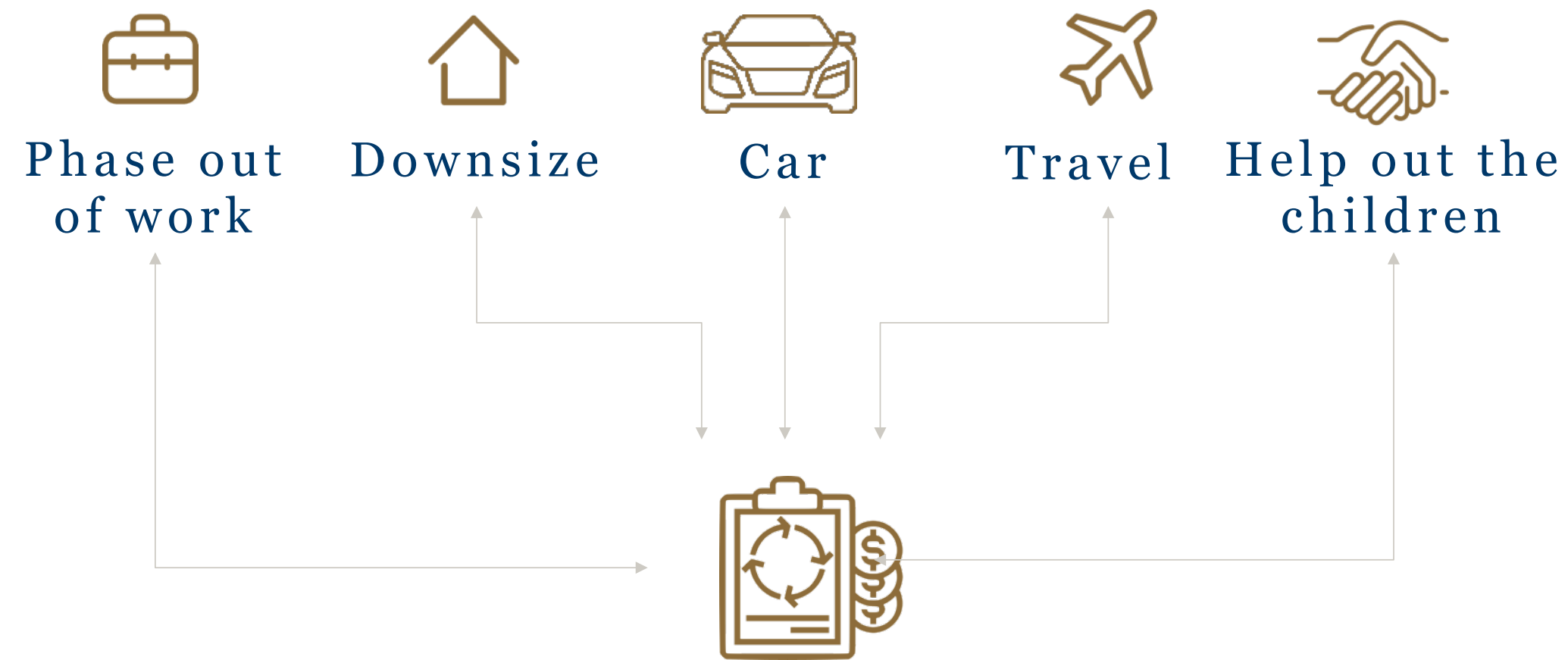


Could you live comfortably with peace of mind on that amount?"

All figures in today's dollars using 2.75% AWE as a deflator and an assumed investment earning rate of 6 per cent. They are based on the means test for the Age Pension in effect from 1 January 2017.

Retirement looks different for everyone

WE WANT YOU TO LIVE LIFE TO THE FULLEST, SO IT IS IMPORTANT FOR US TO UNDERSTAND YOUR GOALS & LIFESTYLE.



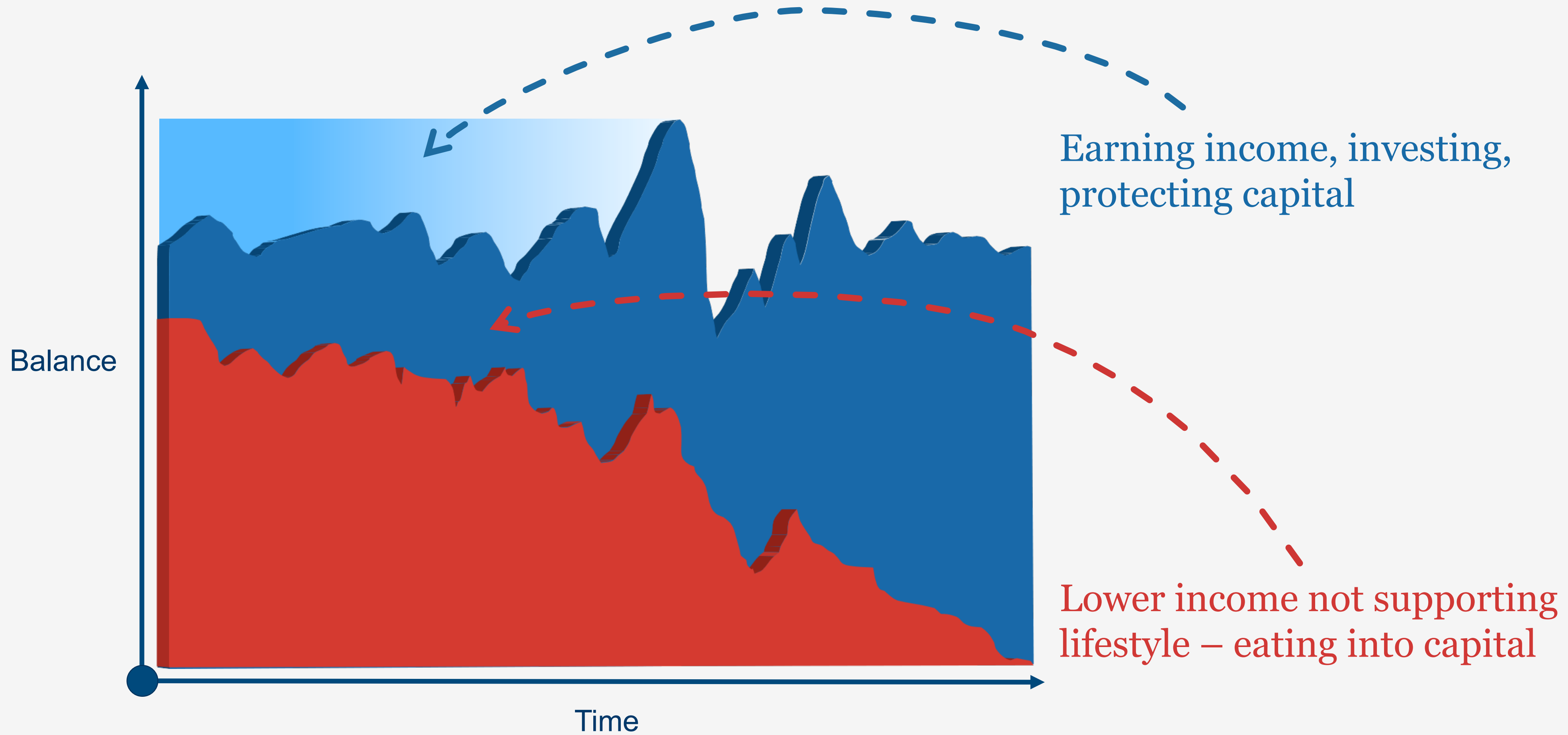
ALL THESE FACTORS HELP US
CREATE YOUR PERSONAL PLAN



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Two types of retirees



Only 6% of retirees are financially independent – 94% of the retired population rely on some form of welfare



How we work together

PERSONALISED STRATEGIES

that help you achieve:



Peace
of mind



Live the lifestyle
you desire



Checklist

- Maximise your superannuation
- Tax effective strategies
- Access government benefits
- Survive market downturns
- Ensure your income lasts a lifetime

No regrets!

Understanding your investments

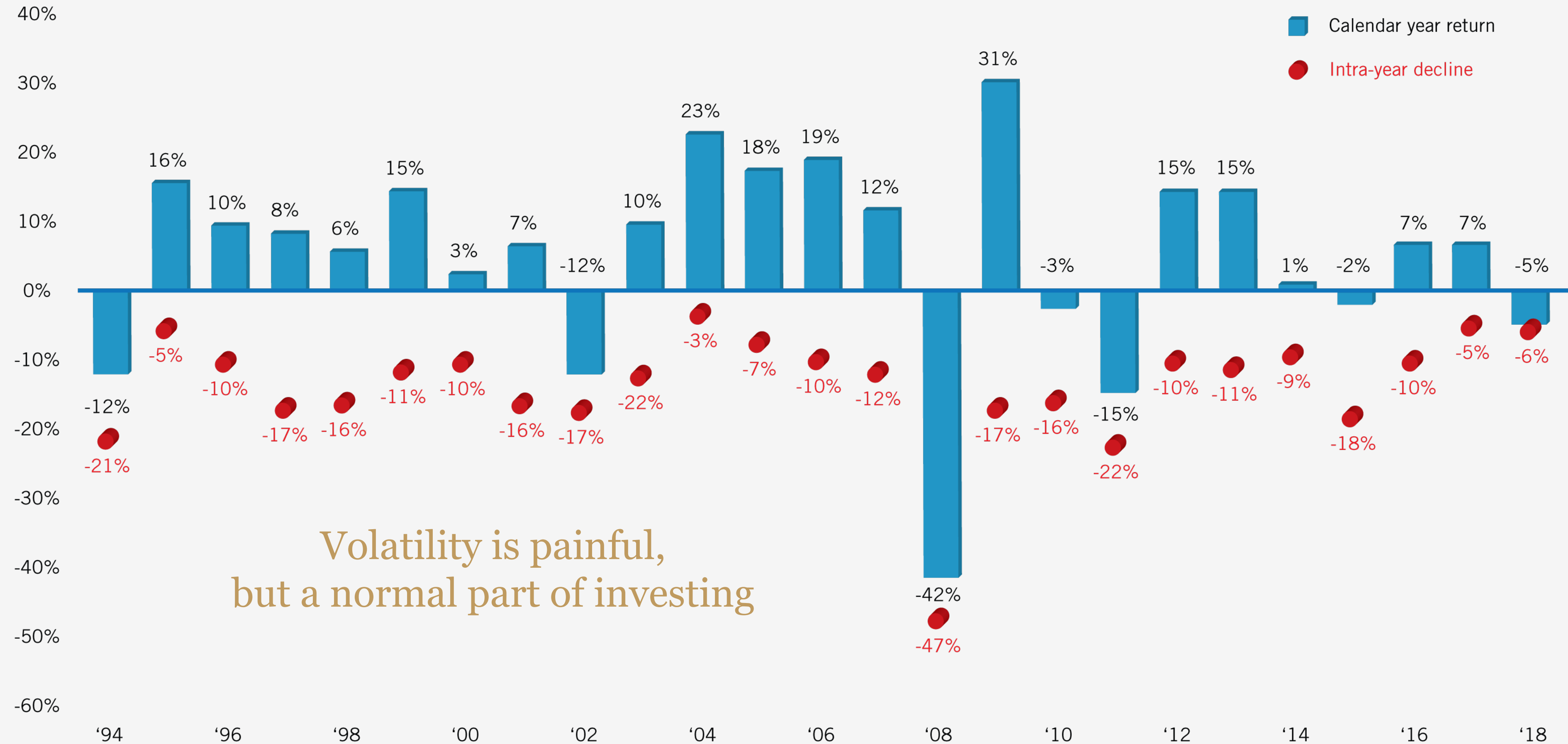




Survive the downturns

ASX 200 Index Intra-year declines vs. calendar year returns

Despite average intra-year drops of 13.9% (median 11.5%), annual returns are positive in 18 out of 24 years*.



Volatility is painful,
but a normal part of investing



Understanding your investments

DO YOU KNOW WHAT YOU OWN?





A GFC 2.0 Scenario

Scenario: The share market drops by half and then recovers over 5 years



Max - Unitised Fund

Max must sell double his units every month to maintain his \$6,000 per month.

By the time the market recovers his balance is \$375,409

Balance: \$375,409



Jane - Own Investments

Jane continues to receive dividends and interest to her cash account. She continues to take her monthly \$6,000 from cash, leaving her investments intact.

By the time the market recovers her balance is \$838,000 Jane is \$463,000 better off.

Balance: \$838,000

Both have \$1 Million in Super, drawing \$6,000 per month for living expenses, which they spend in full.

Maximising your superannuation





Why is Super a good investment?

- Reduce personal income tax (Contributions)
- Tax effective earnings
- Forced savings for retirement (Live for today, plan for tomorrow)
- Effective estate planning tool
- Tax free retirement income*

* From age 60



Concessional

Employer mandated (SG)



Salary sacrifice



Total Concessional
\$25,000 p.a.



Non-Concessional



Government



Personal
Non-Deducted



Spouse

**Total
Non-concessional**
\$100,000 p.a.
Or 3-year 'bring forward'
(< age 65)
If balance < \$1.6 million



Catching up on Superannuation contributions

From July 1st 2018, you can catch up on unused concessional contributions over 5 years, where your balance is < \$500,000



 Take advantage of every opportunity

Government Co-contribution



If you earn < \$51K p.a.

Government may match your contribution up to \$500
(If balance < \$1.6 million)



Spouse Tax Offset

If you earn < \$40K p.a.

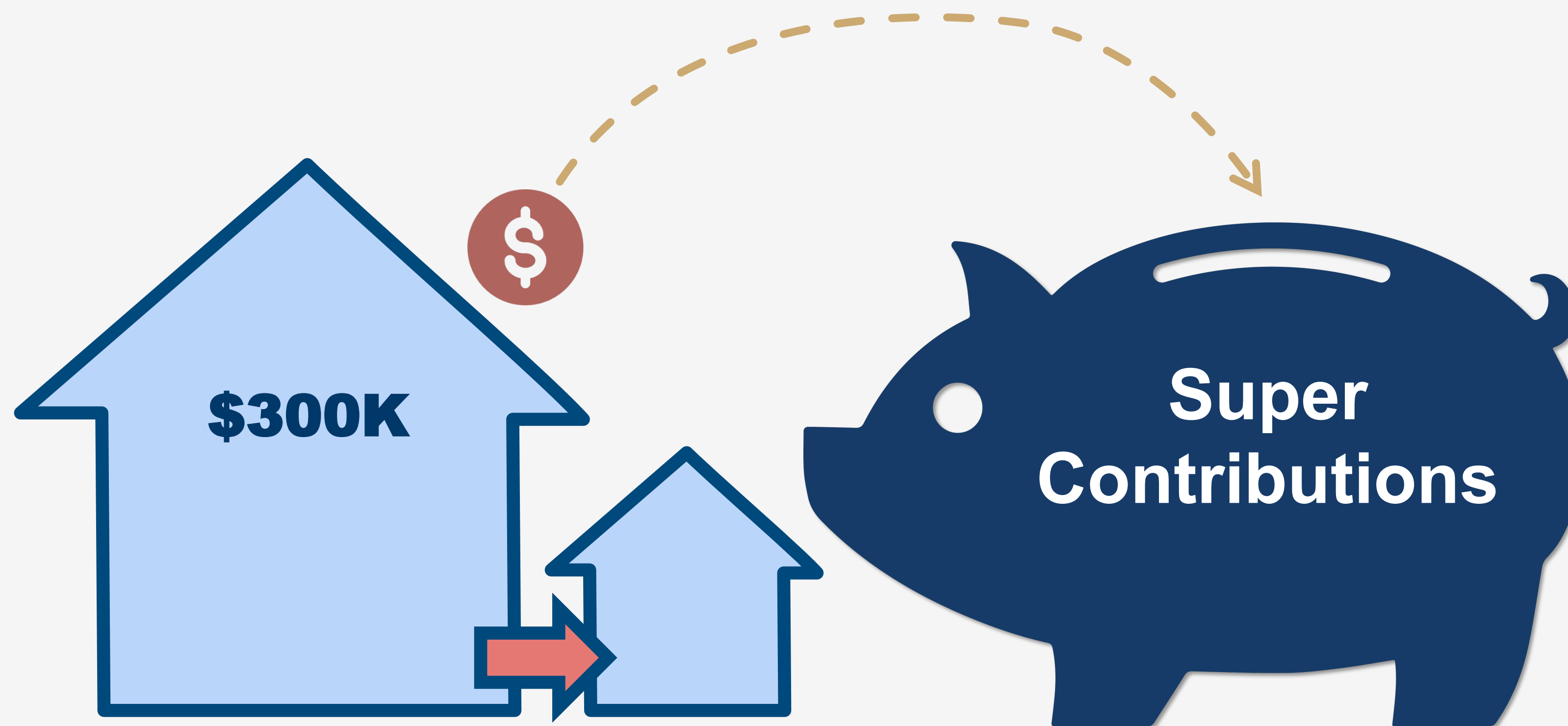
If you contribute to your spouses account, you may be eligible for a tax offset of up to \$540





New Downsizer Contribution Rules

From July 1st 2018, if you sell your principal residence after reaching age 65, you can contribute up to \$300K post tax into super



This **won't** count toward:

- Your non-concessional contribution cap
- The \$1.6m accumulation balance cap
- The age/work-test requirements

This **will** count toward:

- The age pensions assets test



Protecting your beneficiaries

Binding Death Benefit Nomination

Superannuation is not an estate asset and does not automatically flow to the deceased estate.

A binding death benefit nomination is a legally binding nomination that allows you to advise the trustee who is to receive your superannuation benefit in the event of your death.

Re-contribution Strategy

Superannuation benefits inherited by non-dependants, such as adult children, will attract tax payable of up to 17%.

A re-contribution strategy can reduce the lump sum tax payable from death benefit proceeds, or in some cases, the adult beneficiaries will not be required to pay any tax at.

Transitioning to retirement



You've retired: now what?

YOU CAN'T SPEND 365 DAYS A YEAR PLAYING GOLF

Retirement isn't always an easy transition.
We've helped thousands of clients make
this transition.



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Emotional Transition

Our work and career are a big part of who we are. Not surprisingly, many people struggle with the transition out of work.



Activity



Social
Connection



Accomplishment



Purpose
Direction



Time
Structure



Status

We're currently helping thousands of families through this transition. This experience means we can help you too.





“Investing in your future starts with choosing the right partner.”

Comprehensive, genuine, and transparent

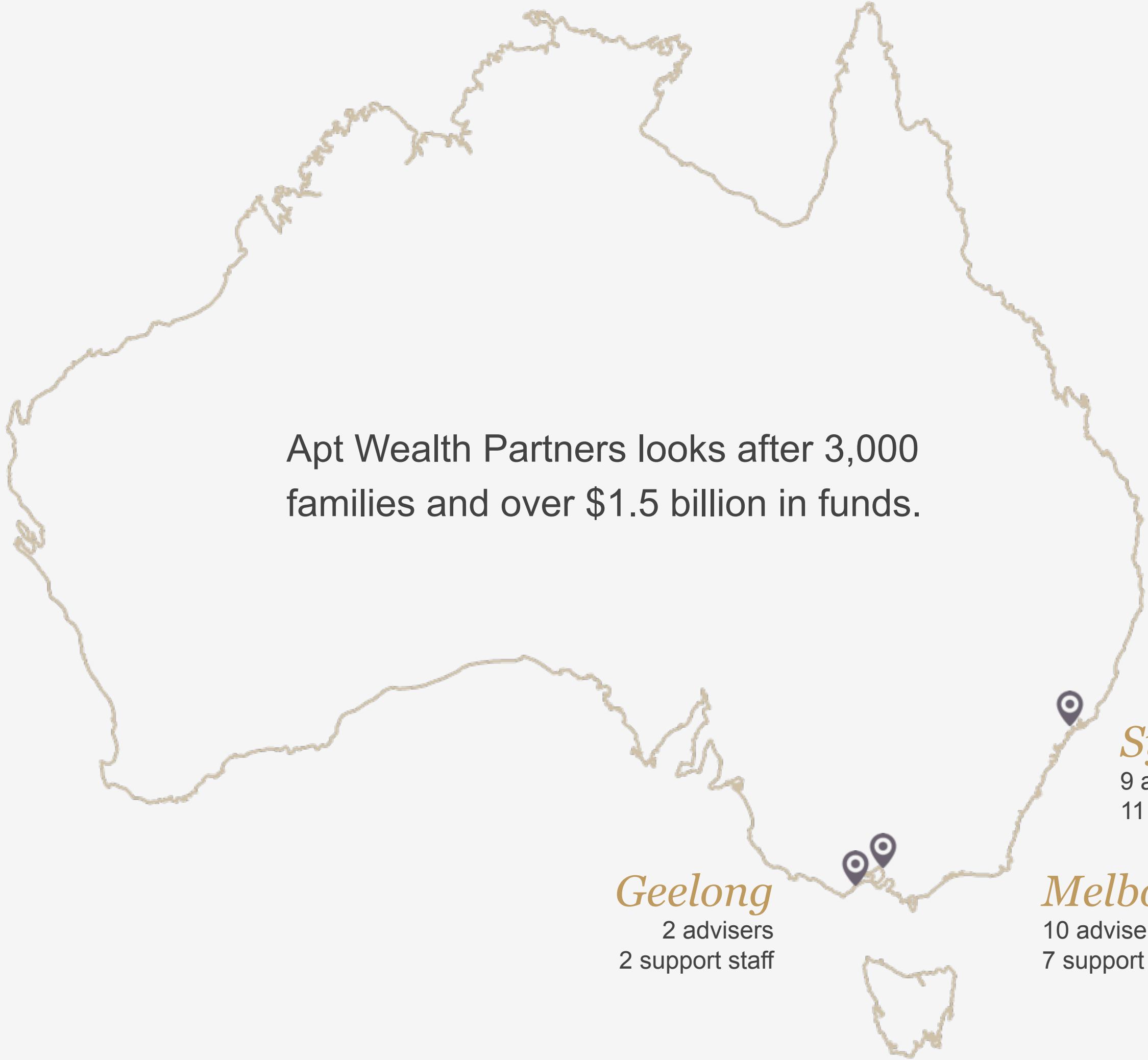
Our Partners

ASSOCIATION OF
INDEPENDENTLY
OWNED FINANCIAL
PROFESSIONALS



PRINCIPAL PRACTICE MEMBER

This business is a Principle Practice Member of the AIOFP, an Association that represents practices that are not owned or affiliated with Financial Institutions. The business does accept commissions from Risk and past Financial products.



Our Community

As advocates of Redkite, we help support children, young people and families in their battle with cancer. We also support Future2, the Foundation of the FPA.



Our Approach



DISCOVERY

At our first meeting we want to get to know you and understand your personal situation and aspirations.



DESIGN

We design a financial strategy with a mix of services that most closely match your goals and objectives.



EXECUTE

We begin executing the plan. As your personal CFO, you can get as involved as you like, or just leave it to us.



REVIEW

Like any good process, our regular reviews ensure we're always on top of inevitable changes that come up.

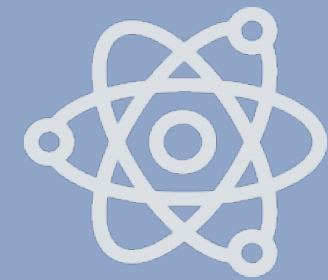


Why Apt?

Retirement is a time to invest in experience

You're time poor.
We're knowledge rich

Focus on what you do best, knowing we're hard at work behind the scenes doing what we do best: refining strategies to grow your wealth



We make the complex simple

Our goal is to impress you with results – not confuse you with jargon.

We only answer to you

The advice we share reflects our analysis, experience, understanding of your needs.

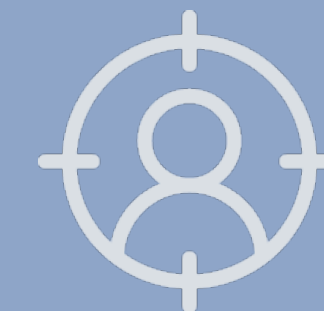


We act like your chief financial officer

It's not just about knowing the rules. Your Apt adviser acts as a money mentor, or personal CFO, who genuinely wants you to succeed.

We're committed to you

Our track record speaks for itself. We plan to partner with you over for the long term.



We invest in your goals

Retirement means different things to each of us. There's no one-size-fits-all plans.



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Now you've taken the
first step, let us join
you on your journey

Our Services



Superannuation & Investments



Direct Equities



Strategy & Structure



Ongoing Portfolio Review



*Retirement Planning
& Redundancy*



Cash Flow Management



*Government Entitlements
& Aged Care*



Estate Planning



PROVIDED WITH OUR PORTFOLIO OF
SPECIALISTS:



Accounting



Wealth Protection



Legal



Lending

Apt.

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AT APT, WE BELIEVE FINANCIAL SECURITY HAS A
PROFOUND IMPACT ON EVERY ASPECT OF A PERSON'S LIFE.



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