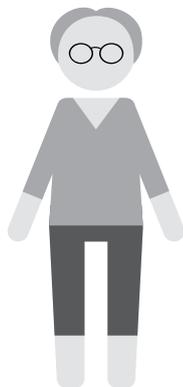


# Stopping work doesn't need to stop your income



There are a number of life changes that can impact retirement income – no longer receiving a pay cheque is a significant one. For many people, retirement is when they stop commuting and clockwatching – and start to live a little. But the loss of a regular pay cheque can be disconcerting. Stopping work doesn't mean you have to forgo a regular income.



Chris is a 70 year old homeowner, who is concerned about running out of money as he moves from part-time work to full-time retirement.

**Before speaking to his financial adviser, he wonders if he should...**



Rework his budget for retirement and cut back on all non-essential spending.

Put his worries aside and invest in some high growth shares, optimistic that markets won't be in a downturn when he needs the money.

Revisit his retirement plan to ensure that his retirement income is sustainable and, where possible, his Age Pension entitlements are maximised.

Transitioning from work into retirement can be a big change financially.

**Contact me to find out how an investment in a lifetime annuity can provide you with income for life.**

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