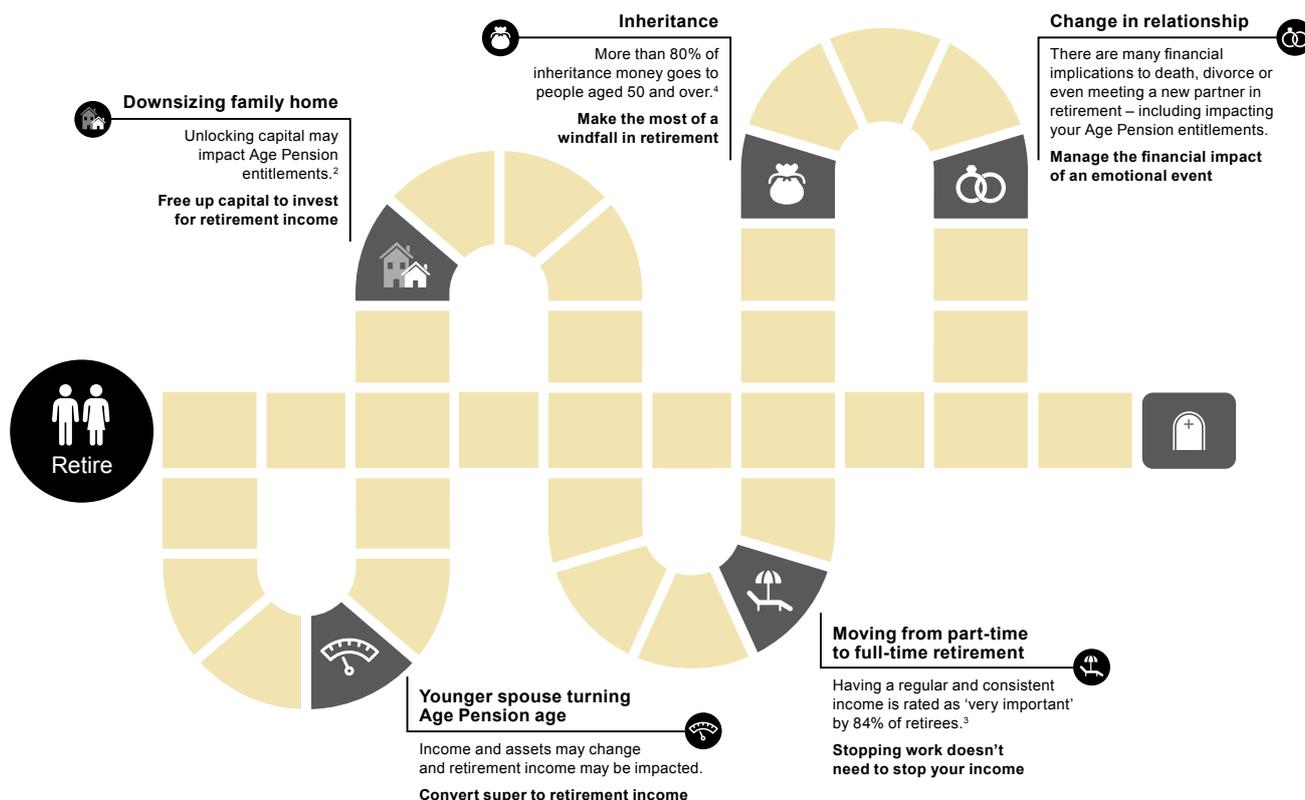


Life changes needn't be life changing

Life's full of twists and turns. Change happens. Adapt with confidence – whatever life brings.

Half a million people intend to retire within the next 5 years¹. However, it's unlikely that anyone is truly prepared for what lies ahead.

Life doesn't always go to plan. Things change – markets can move the wrong way, relationships can break down, you may receive a sizeable inheritance or downsize your family home. Any change can have an emotional and financial impact, regardless of whether it's planned or out of the blue.



If you would like to discuss any of these life changes, and the potential impacts they could have financially, feel free to contact me.

- 1 Australian Bureau of Statistics, Retirement and Retirement Intentions, Australia, 2018-19 financial year.
- 2 Age Pension benefits will not apply to all individuals. Age Pension outcomes depend on an individual (or couple's) personal circumstances and may change over time.
- 3 National Seniors Australia and Challenger, 2018, Once bitten twice shy: GFC concerns linger for Australian seniors, National Seniors, accessed April 2021, <https://bit.ly/3cJPIQM>
- 4 Danielle Wood and Kate Griffiths, 2019, Generation Gap: Ensuring a fair go for younger Australians, Grattan Institute, accessed April 2021, <https://bit.ly/3xsHFQI>

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