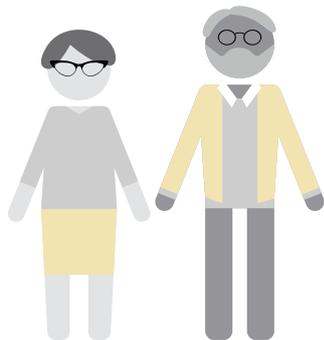


# Moving to a smaller home shouldn't shrink your retirement income

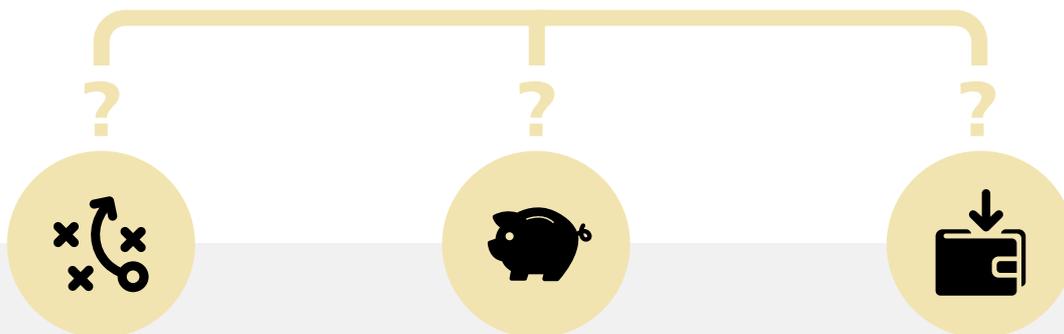


There are a number of life changes that can impact retirement income – unlocking capital by downsizing is one that may impact your Age Pension entitlements. Downsizing is a great way of freeing-up capital for you to invest for retirement income. But downsizing can also impact your Age Pension entitlements. If you're keen to make this move, your retirement plans may need to change as well.



Cathy and Carlos are both 68 years old and have increased their total assessable assets from \$400,000 to \$700,000 by downsizing to a smaller home.

**Before speaking to their financial adviser, they wonder if they should...**



Revisit their investment strategy and retirement income with a view to ensure their retirement savings will last the distance.

Put the money in a term deposit to avoid any risks associated with the stock market – even if it doesn't earn much and might impact their Age Pension.

Consider strategies and structures that could help boost their Age Pension.

Unlocking your capital by downsizing may impact your Age Pension entitlements but it could also free up capital to invest.

**Contact me to find out how a lifetime annuity could help you with income for life.**

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