

# Life is full of twists and turns

## Help your clients avoid any possible pitfalls of a windfall



There are a number of life changes that can impact retirement income – inheritance is a common one.



Cameron is a 67 year old homeowner with modest super and assets – until he receives a sizeable inheritance.

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



Spend some of the money renovating his house to hopefully increase the resale value.

Put a chunk of money in a term deposit and the rest in a high interest savings account so it will be safe – even if it does impact his Age Pension.

Revisit his retirement plan to take advantage of his increased retirement assets to build a sustainable lifetime income stream.

Even events like receiving an inheritance may upset the status quo for retirees. Contact your Challenger BDM to find out how a lifetime annuity could help a client like Cameron with regular income to last a lifetime.

### Other life changes that may impact retirement income



**Change of relationship status**  
Managing the financial impact of an emotional event



**Home downsizing**  
Moving to a smaller home shouldn't shrink your clients retirement income



**Moving from part-time to full-time retirement**  
Stopping work doesn't need to stop your clients' income

Discover how investing in a lifetime annuity may help manage the impact of a life change on your clients' retirement income. **Book in a 1:1 session with a Challenger BDM to learn more.**

The information in this document is current as at 30 August 2021 unless otherwise specified and is provided by Challenger Life Company Limited ABN 44 072 486 938, AFSL 234670 (Challenger, our, we, us), the issuer of Challenger Guaranteed Annuity (Liquid Lifetime) also known as Challenger Lifetime Annuity (Liquid Lifetime). The information in this document is general information only about our financial products. It is not intended to constitute financial product advice. Investors should consider the Target Market Determination (TMD) and Product Disclosure Statement (PDS) and the Statement of Advice prepared by their financial adviser before making an investment decision. This information has been prepared without taking into account any person's objectives, financial situation or needs. Each person should, therefore, consider its appropriateness having regard to these matters and the information in the Target Market Determination (TMD) and Product Disclosure Statement (PDS) for the product before deciding whether to acquire or continue to hold the product. A copy of the TMD and PDS is available at [challenger.com.au](http://challenger.com.au) or by contacting our Adviser Services Team on 1800 621 009.

Challenger Life is not an authorised deposit-taking institution for the purpose of the *Banking Act 1959* (Cth), and its obligations do not represent deposits or liabilities of an authorised deposit-taking institution in the Challenger Group (**Challenger ADI**) and no Challenger ADI provides a guarantee or otherwise provides assurance in respect of the obligations of Challenger Life. **Accordingly, unless specified otherwise, the performance, the repayment of capital and any particular rate of return on your client's investments are not guaranteed by any Challenger ADI.**

47336 005/1021