

Life after work. What's possible?



■ SUPERANNUATION ■ INVESTMENT ■ ADVICE ■ INSURANCE

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Before we start...

This seminar provides general information only. It has been prepared without taking into account your individual objectives, financial situation or needs.

You must not rely on this information alone as a sole or primary source of advice or guidance for the purpose of making decisions about your superannuation options.

If you are interested in exercising your options in LGIAsuper in relation to a matter referred to in this presentation you should obtain the relevant Product Disclosure Statement and consider contacting an LGIAsuper representative who can give you appropriate advice which does take into account your particular objectives, financial situation and needs.



Today we will cover:

- Practical steps to retirement
- Managing your money
- Navigating important decisions

A man with a beard, wearing a dark blue button-down shirt, is sitting at a desk in an office. He is holding a white smartphone to his ear with his right hand and a small white notepad with a yellow pencil in his left hand. He is looking down at the notepad. In the background, there is a large green plant and a computer monitor. The scene is brightly lit, suggesting a window nearby.

So, you're thinking about retirement?

- How much will you need...

How much will
you need?

Single
\$27,368

Single
\$42,764

Modest



Comfortable



Couple
\$39,353

Couple
\$60,264

Source: ASFA Retirement Standard (March Quarter 2018)



Getting on track


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Ways to get on track

- Understand where your money goes
 - 50% Fixed / 25% Future / 25% Fun
 - Make savings automatic
 - Keep an eye on money growing



Ways to get on track

- **Experiment with our suite of online calculators**
 - Covers topics like income needs, insurance, contributions, risk
 - Trial different approaches
 - Good preparation for adviser conversations



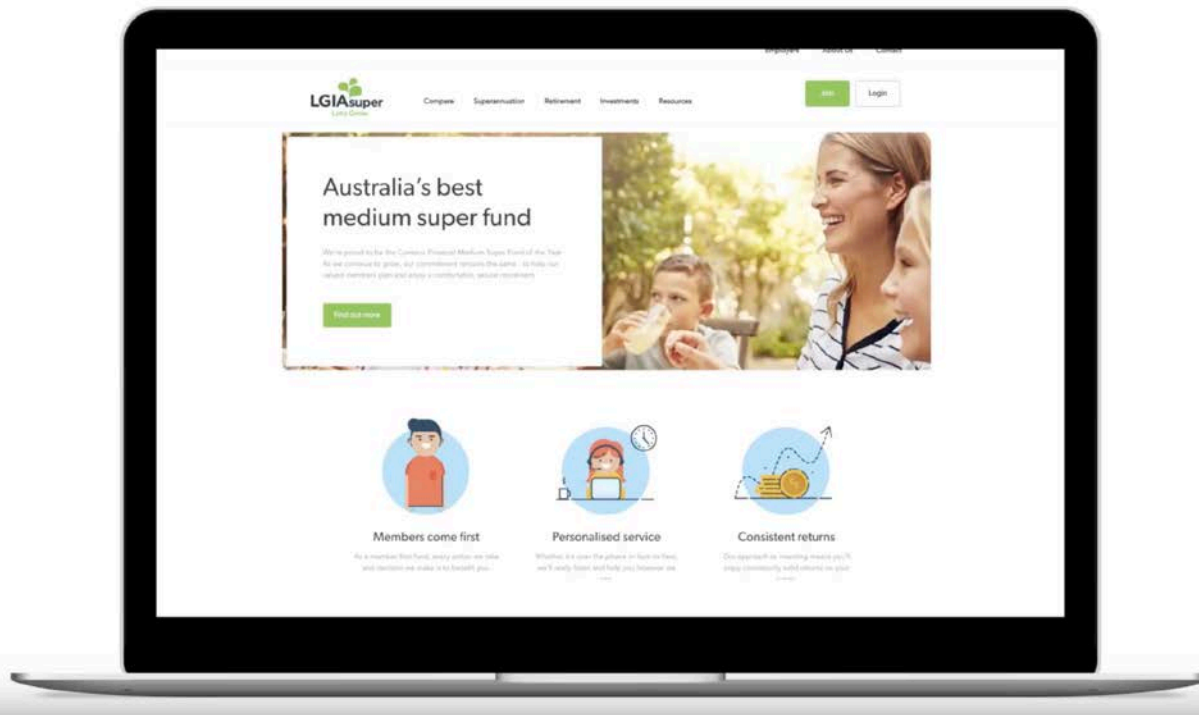
Ways to get on track

- Review your goals regularly
 - Don't just "set & forget"
 - If circumstances change, review goals



Ways to get on track

- Restructure Investments
- Consider your timeframes & risk appetite
- Our website can help judge your risk profile



A man and an older man are in a field of lemons. The man is squeezing a lemon over his head, and the older man is smiling. The background is a lush green field with hills in the distance.

LGIAsuper Investments

The logo consists of three green leaf-like shapes arranged in a cluster.

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Investments

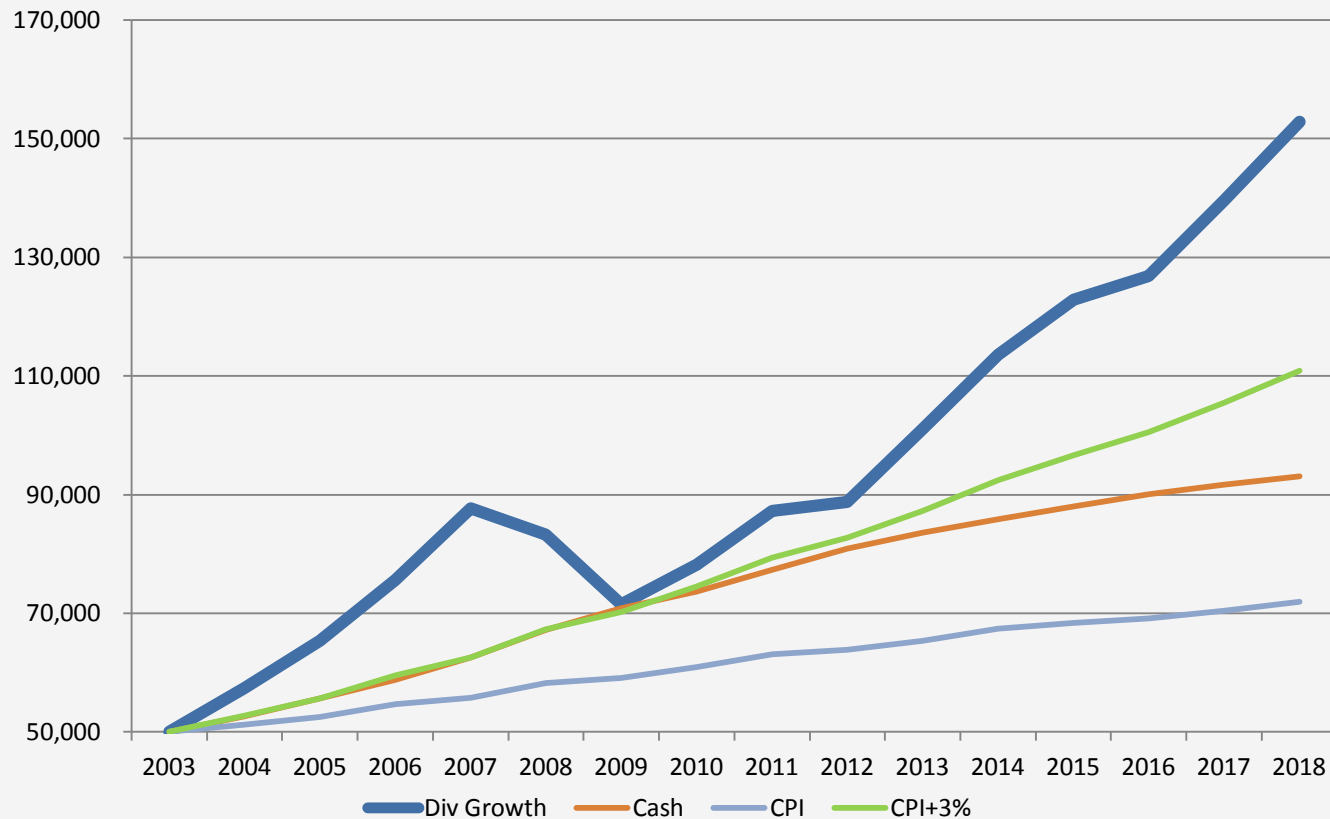
- What's your style?
 - Consider your timeframes & risk appetite
 - Risk vs. Returns
 - Our website can help you with your risk profile



LGIAsuper's investment philosophy

- Please click the following link to watch LGIAsuper's investment philosophy video: <https://www.youtube.com/watch?v=ymPrHL7DuTs&>

How we've performed





**Some other things
to consider**


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Other considerations

- **Employment options**
 - Take leave before you leave
 - Long service leave
 - Changing jobs



Other considerations

- **Family networks**
 - Maintaining a purpose
 - Who else is impacted?
 - Share your plans



Other considerations

- **Income sources**
 - Investments
 - Superannuation
 - Employment
 - Government support





Superannuation considerations



Super considerations

- **Accessing super**
 - Conditions of release
 - Lump sum vs. regular income
 - Pension accounts
 - Tax on payments
 - Seek assistance – we are here to help if you need us



Super considerations

- Account based pensions
- How do they work?
- Setting up
- Frequency of payments
- Speak to our LGIA super financial advisers for assistance in setting up





Bringing it all together


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Meet Tom

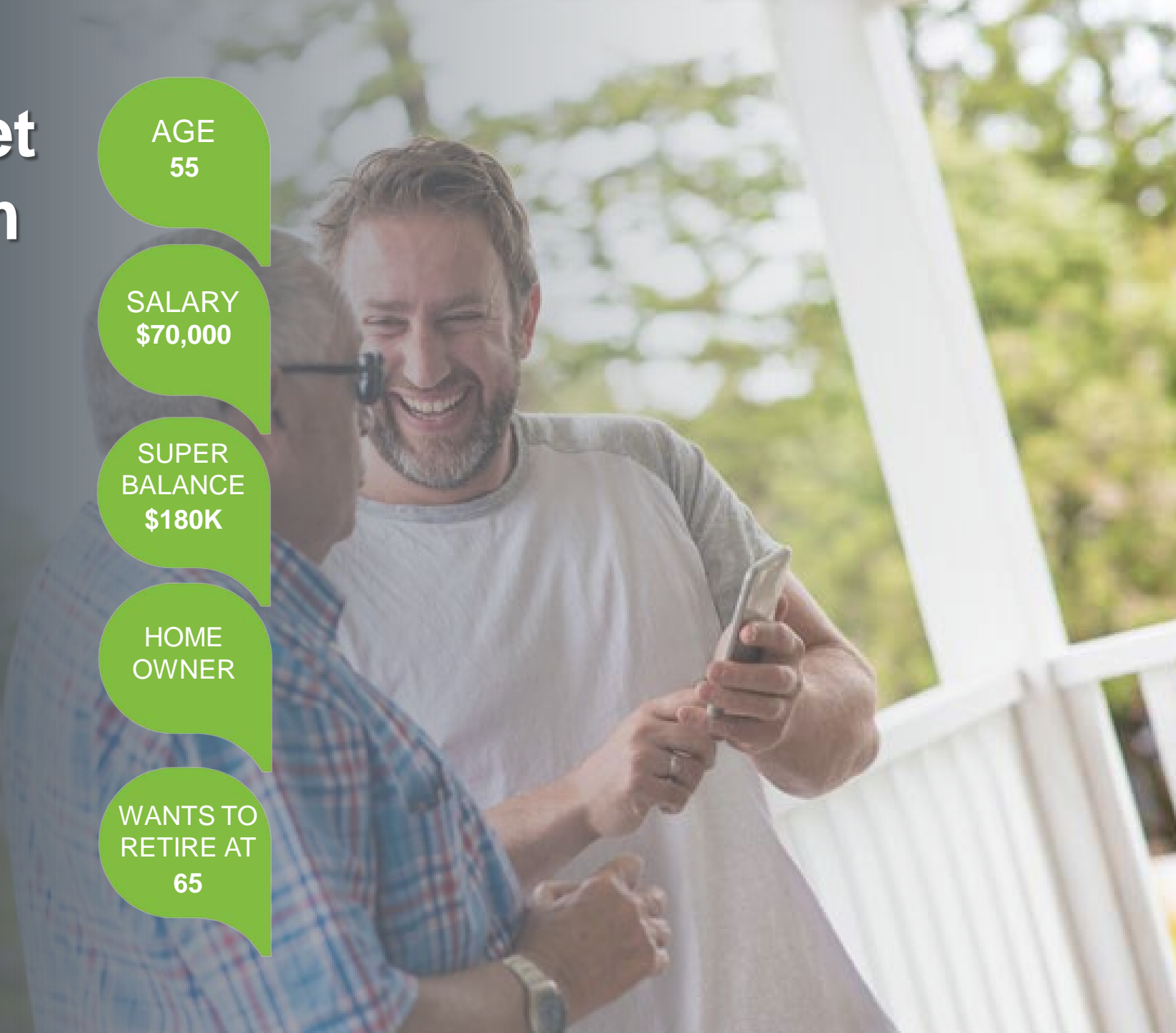
AGE
55

SALARY
\$70,000

SUPER
BALANCE
\$180K

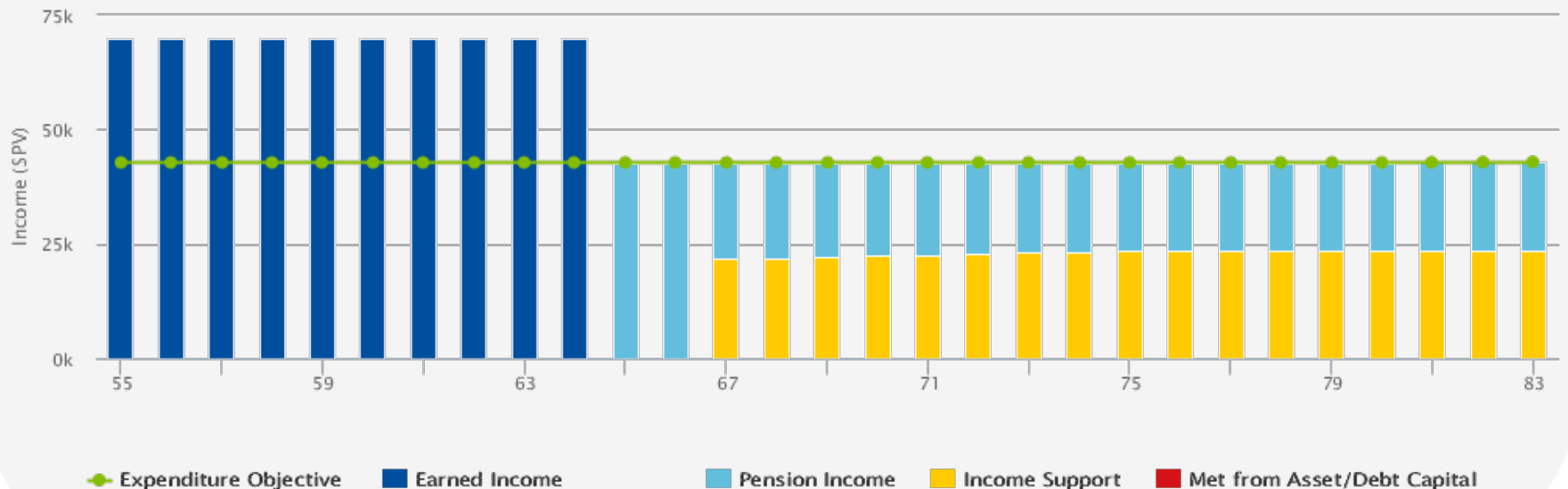
HOME
OWNER

WANTS TO
RETIRE AT
65



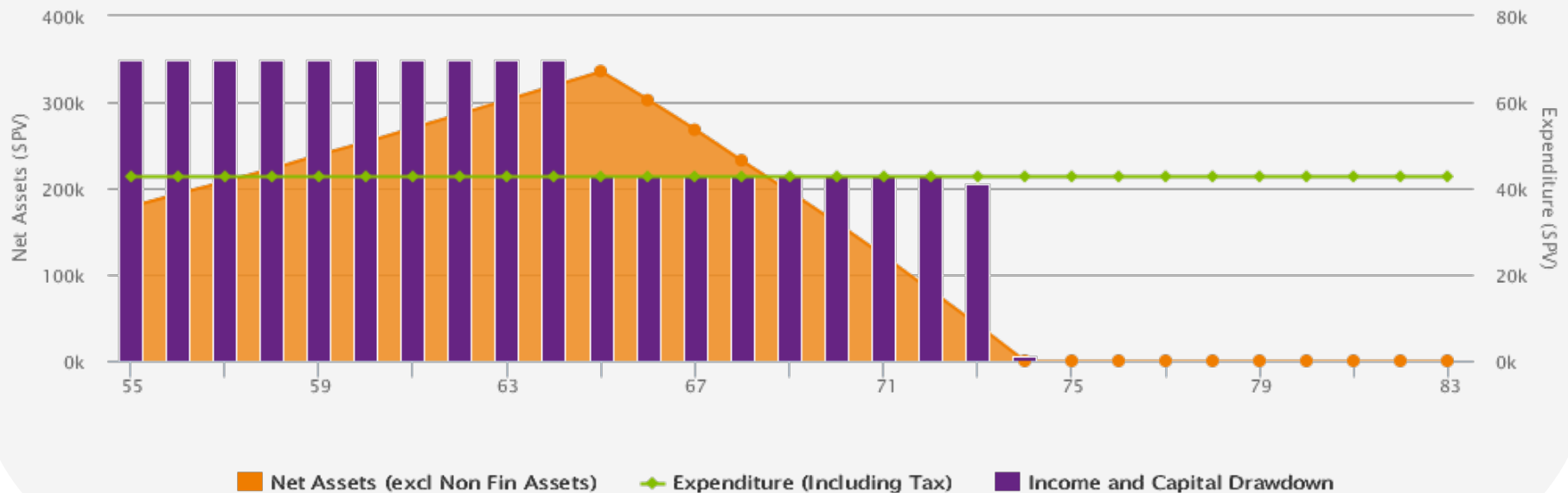
Forecast for retirement at 65 with age pension

Regular Income Analysis (Discounted by CPI)



Forecast for retirement at 65 without age pension

Cashflow, Assets & Liabilities (Discounted by CPI)



A hand is shown from the bottom left, holding a white paper airplane. The airplane is positioned horizontally, pointing towards the right. The background is a bright, hazy sky with soft, golden clouds, suggesting a sunset or sunrise. The sun is visible as a bright, glowing orb behind the airplane's wing, creating a lens flare effect. The overall mood is hopeful and aspirational.

**What makes
LGIAsuper different?**



Your trusted financial partner

- Servicing members across Queensland
- Professional advice services available
- Deliver secure, consistent returns (av. 9.15% p.a. over 30yrs for our default investment option)
- Profit for members fund
- Conexus Medium Super Fund of the Year
- Supporting your local community by investing in QLD infrastructure



Get the right advice

- Information
- Personalised advice
- Email: info@lgiasuper.com.au
- Phone: 1800 444 396

What you can do next:

- **Register** for Member online via website
- **Let** us help you find your super
- **Try** our easy to use online calculators
- **Speak** to the LGIAsuper advice team

