

Your changing retirement - make it work!



■ SUPERANNUATION ■ INVESTMENT ■ ADVICE ■ INSURANCE

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Let's Grow



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.



What we'll be discussing...

- How's downsizing work?
- Investment performance
- Changing personal circumstances

Income adequacy

- Discovery
- Endeavour
- Reflection



How much is enough?

AROUND 65

STATUS	COMFORTABLE	MODEST
Single	\$42,764	\$27,368
Couple	\$60,264	\$39,353

AROUND 85

STATUS	COMFORTABLE	MODEST
Single	\$40,636	\$25,841
Couple	\$56,295	\$36,987



Where does your income come from?

- Super
- Government benefits
- Investments



Downsizing?

- Sale of main residence
- Contribute up to \$300k if over 65
- Contribution caps and age-based rules do not apply
- Pay in to super within 90 days of disposal



BUDGET PROPOSAL 2018

Comprehensive Income Products for Retirement

- Proposed changes to income products
- Potential Centrelink impact
- Commencing July 2019



Change of details?

- Change pension payments
- Tax return





Understanding investments


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Economic climate

- Uncertain economic Climate
- Trade tensions
- Europe Brexit
- China
- Positive economic indicators

What to consider

- Timeframe
- Understand return and volatility
- Risk tolerance



LGIAsuper's investment philosophy

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

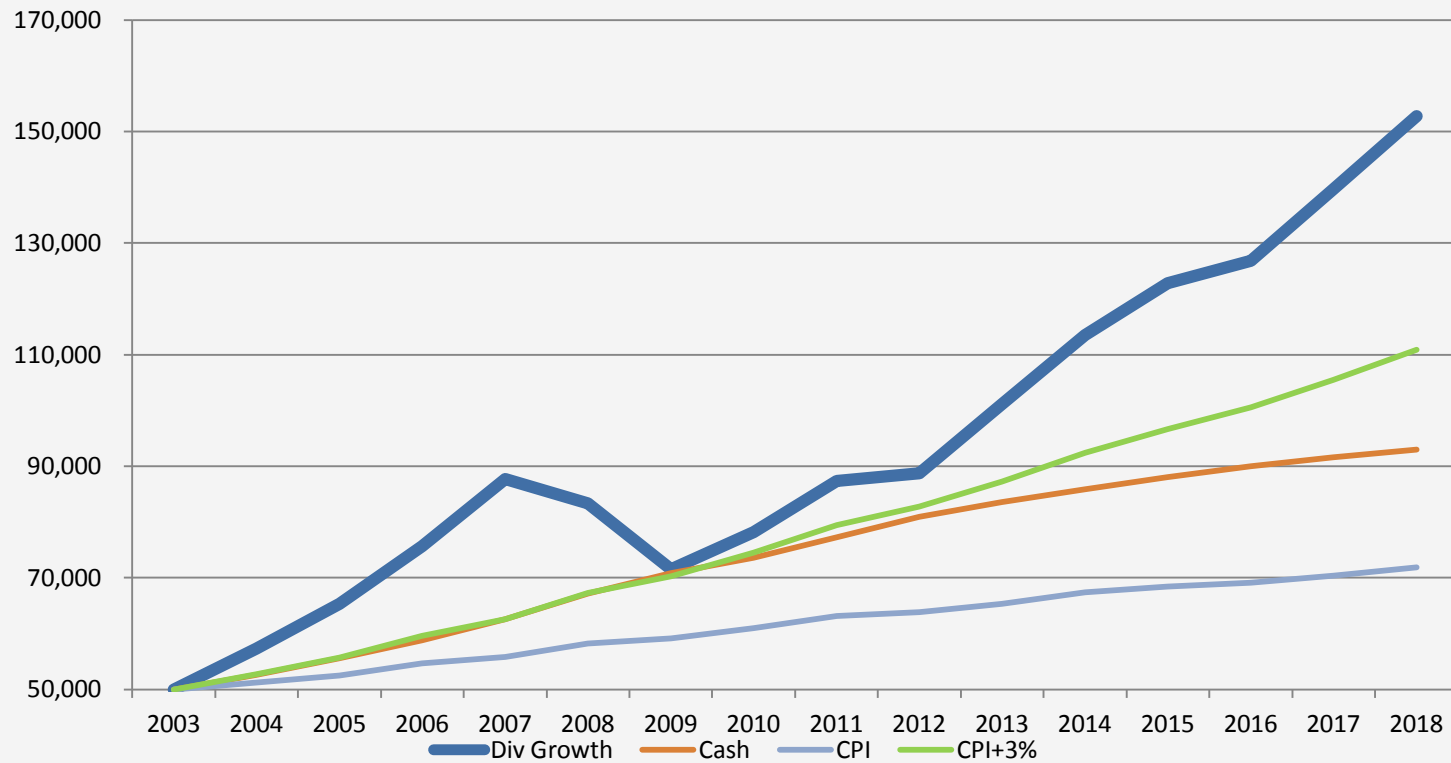
Top 10 holdings

At 30 April 2018

Australian shares	International shares
Commonwealth Bank of Australia	Apple Inc
BHP Billiton Limited	Alphabet Inc
CSL Limited	Microsoft Corp
Australia & New Zealand Banking Group	Tencent Holdings Ltd
Westpac Banking Corporation	Visa Inc
Macquarie Group	Johnson & Johnson
Woolworths	AIA Group
National Australia Bank	JP Morgan Chase & Co
Woodside Petroleum	Samsung Electronics
Transurban Group	Amazon.com Inc



How we've performed





Leaving a Legacy



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Protecting your assets

- Enduring power of attorney
- Wills
- Beneficiaries



Who can you nominate?

- Your dependants
- Your legal personal representative



Types of beneficiaries

- Preferred
- Binding
- Reversionary



A hand is shown from the bottom left, holding a white paper airplane. The airplane is positioned horizontally, with its nose 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



Next steps

- **Review:** will your super last the distance?
- **Consider:** your risk tolerance
- **Have a conversation:**
 - DHS
 - LGIAsuper