



# Why wait 10–15 years to retire in style? Our plan cut that time in half!

## Analysis Summary:

### Case Study

John & Simone are married and aged 60 and 56.

### Problem

They don't know how much longer they'll need to work to enjoy a quality retirement.

### Opportunity

They want the peace-of-mind knowing they are on track to retire in style sooner rather than later.

## Before our Discovery Process:

John's IT job pays \$130,000 pa while Simone's part-time job earns her \$65,000 pa. They enjoy a comfortable standard of living now, but worry they haven't saved much outside of their super funds and a small share portfolio. John's super is \$350,000 and Simone's is \$150,000. Their share portfolio in blue chip companies is worth \$50,000. They are concerned because they don't know what their retirement will look like: If they can retire — When they can retire — And at what standard of living.

## After our Discovery Process:

John and Simone shared their desires to plan and know their retirement date, continue their comfortable standard of living and minimise tax burdens while maximising savings for retirement. As always, we strive to meet our clients' goals and accomplished the following for John and Simone by:

- **Making additional pre-tax contributions to super.** This action saved them \$7,320 pa and added an additional \$180,000 into super before retirement.
- **Providing tax-free income stream.** We recommended an income stream in John's name to provide tax-free income for a more comfortable lifestyle.
- **Reducing tax burden and increasing investment growth.** We were able to help grow their share portfolio by restructuring the holdings and turning on dividend re-investment. This saved them \$3,500 in taxes and grew their portfolio to \$95,000.

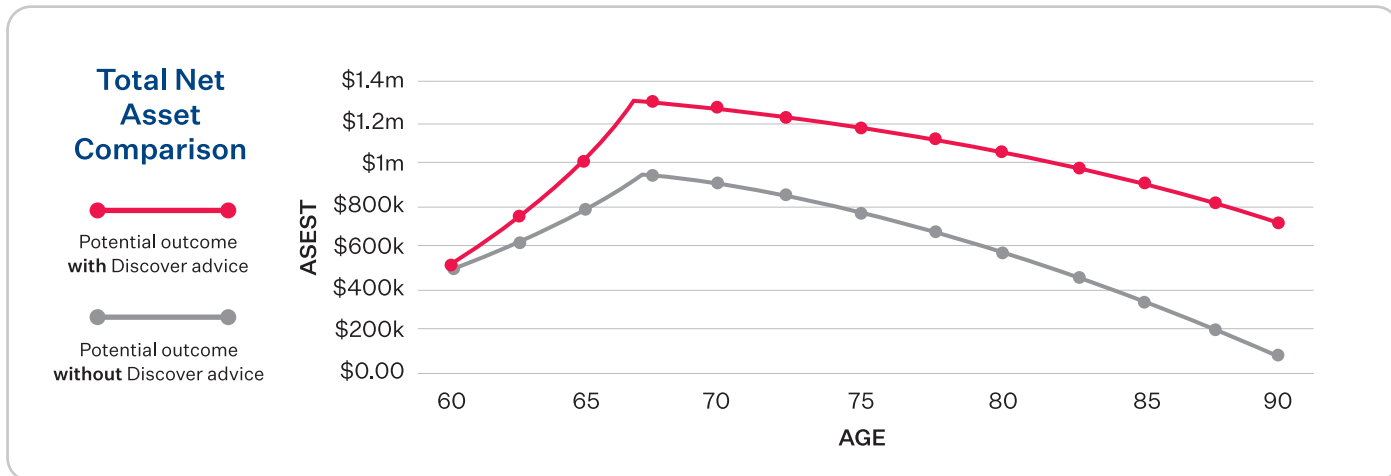
- **Making a retirement plan.** We were able to show them how much they will have saved by age 67 and 63 so they can retire with confidence.
- **Providing an ongoing wealth scorecard.** At a glance, they can now keep track of their wealth and retirement plans.

### Discover their new financial future:

- They now have confidence in their financial plan by knowing they are on track to meet their goals.
- They gained confidence in knowing their retirement savings will last beyond their life expectancy.
- They are confident they can maintain their current standard of living and enjoy similar luxuries in retirement.

Before talking with us, John and Simone had more questions than answers about retirement. They didn't know how much they would need, when they could retire and what retirement would even look like. Our specific and customised plan gave them all the answers they needed as well as the peace of mind about retirement.

We can do the same for you!



### Contact us today:

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**We can speak to you anywhere in Australia!**

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