

RETIREMENT READINESS CLIENT INFORMATION SHEET

Pre-meeting checklist



Wealth

- Cash holdings
- Properties
- Rental income p/a
- Share holdings
- Business equity
- Superannuation
- Credit card debt
- Outstanding mortgages



Salary

- Current annual salaries
- Income after retirement



Insurance

- Death, TPD cover and premiums within super



Investments

- Superannuation asset allocation (ie. growth balanced)
- Proportion of liquid assets invested in shares



One-off spending

- Value and timing of planned one-off expenses (eg. holidays, new car, renovations etc)



Bequests





Scenario testing options

FAQs

Can Apricot provide advice on my specific investments?

No. Retirement Readiness Service cannot comment on any specific investments or asset classes.

How many scenarios can I test?

We offer an initial 2 complimentary scenarios with the service. Additional scenarios can be tested for \$XXX.

Are Apricot Actuaries independent?

Apricot Actuaries are locally owned and operated, with our staff based in Hobart, Tasmania. We are not associated with any major banks or associations

Will my information be kept secure?

Apricot Actuaries commit to all leading data security measures. Any information you provide to us will be kept on our secure servers in Australia and not be provided to any other entities.

WHAT IF:

- we retire earlier/later
- we contribute extra to our super in the lead up to retirement
- we work part time for a few years in retirement
- we change our asset allocation towards growth assets
- we downsize our home and make more equity available
- we help the kids with their first home purchase

and many more...



DISCLAIMER

Apricot's Retirement Readiness service is not financial product advice. Our service must not be relied on to make a decision about a particular financial product, investment or class of financial products. To assist with specific product/investment decisions you should consider obtaining advice from a licensed financial product adviser.



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