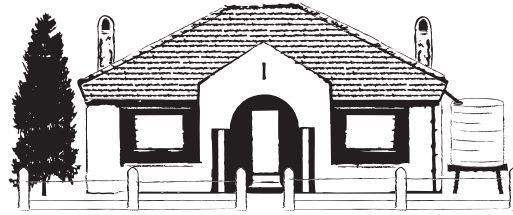


# EMOHRUO ADVICE ROAD



## RETIREMENT

Enjoy lifestyle goals  
Take holidays  
Centrelink addressed & in place  
Review Wills & Estate Planning  
Review Living arrangements

### 60's

Review Salary Sacrifice  
Refresh Transition to Retirement strategy  
Review Wills & Estate Planning  
Consider Living arrangements  
Identify Centrelink issues

### 55

Set Retirement goals  
Review Super & Insurances  
Consider Transition to Retirement strategies  
Review Wills & Estate Planning  
Review Equity  
Tax Planning

### 50's

Review Super  
Review Wills & Estate Planning  
Review Insurances  
Check Equity  
Salary Sacrifice

### 40's

Review Super/Consolidation  
Salary Sacrifice  
Review Mortgage/Debts  
Review Insurances  
Review Wills & Estate Planning

### 30's

Debt consolidation  
Super consolidation  
Salary sacrifice  
Review Insurance Needs  
Revisit Saving for other goals such as home and/or investment property  
Review Wills & Estate Planning  
Tax Planning

### 20's

Set up Wills  
Identify Insurance Needs  
Set up Super & Co-contributions  
Saving for other goals such as 1st home  
Tax Planning

*"Your Partners on the road to financial success"*