

# Are You On Track For The Retirement You Deserve?

Follow these five steps to help you achieve an awesome, financially independent retirement



Like many Australians who are working hard and making good progress, do you sometimes wonder if you're *\*actually\** on track for the retirement you're planning for? Do you sometimes wonder how to **balance giving yourself and your family a good lifestyle now** (with the right education, activities, and holidays), while preparing for a comfortable, exciting retirement?

We help our clients solve this puzzle everyday. That's why we created these five steps to help you achieve an awesome, financially independent retirement.

## step 03 USE SMART STRATEGIES TO PREPARE YOUR PATHWAY TO WEALTH



Choose the right mix of investment strategies

You don't need unusual or complex financial strategies to grow wealth. All you need are the basics, done well. The following strategies will help you reach your financial goals:

1. Getting smart with your Superannuation
2. Leveraging an investment property(ies)
3. Strategic debt optimisation
4. Smart tax management
5. Building a share/fund portfolio



Want More Strategies?  
Download A Copy Of Our Strategy Map

## step 01 DETERMINE WHERE YOU WANT TO BE Create meaningful financial goals



### Picture Your Ideal Lifestyle, With All The Trimmings

Firstly, determine how much you need in cash and income during retirement to pay for your desired 'good life'. This includes things like travel, enjoying nice restaurants, spending time with friends and family, and other luxuries you might be interested in. You should also include your passions and hobbies in these calculations. Instead of being 'numbers on paper', your financial goals should reflect what your future life will look like.

### Include One-Off Purchases Too

It's also wise to include one-off purchases too. This might include cars, caravans, boats, big holidays, home renovations, helping your kids or grandkids with significant life purchases, or even philanthropy. Now is the time to think big! You can't hit a target you haven't defined.

# YOUR PATHWAY TO AN AWESOME INDEPENDENT RETIREMENT

## step 02 UNDERSTAND WHERE YOU ARE NOW



Get clear on your current financial situation

The next step towards your financial goals is clarifying your current situation. Here's what you'll need to map out:

- Your current assets and debts, to determine your net worth.
- Your 'Net nest-egg assets'. This metric defines how much you'll have to leverage when you retire.
- How much you have in superannuation.
- Your current income.
- Current expenses.
- Any surplus cash you may have.

Determining your current situation is as important as clarifying your financial goals.



Want More Information?  
Download A Copy Of Our Score Card

## step 04 MAKE A PLAN Do the right things, at the right time



Executing a financial plan is like baking a cake. To bake a delicious cake, you need quality ingredients, and you need to prepare the right ingredients at the right time. The same rings true for your financial plan. Like baking, no financial 'ingredient' will provide value if it is incorrectly prepared and executed. You need a financial plan that leverages the right assets, at the right time, with three 'GPS' components: Goals, Plan, and Strategy.

## step 05 MANAGE YOUR MINDSET Your mindset is everything



You must ensure you ...

- Embody good 'financial behaviours' to ensure you stick to your plan
- Make decisions that will benefit, not hinder, your plan
- Avoid making large financial mistakes
- Review and re-align your strategy constantly
- Have a team of trusted advisors to help you



STUCK?  
NEED  
HELP?

### Here's How We Help Our Clients Build & Manage Awesome Independent Retirements

McGregor Wealth Management specialises in helping good earners create and maintain long-term wealth and financial freedom through smart financial planning and advice. Over the past 20 years, the team at McGregor Wealth Management has helped hundreds of hard-working families save tax and maximise their investment so they can accelerate their wealth.

Our process is simple and begins with a Free Wealth Potential Strategy Session. Request yours at [v](#) or by clicking here:

Unlike most financial advisors who focus on market-based investment strategies (often driven by alliances with big financial institutions), the team at McGregor take a more holistic and client focused approach to help you accelerate your wealth, so you can maintain (and ideally improve) your income and lifestyle in retirement.

Get Your Own Financial Plan By Requesting A Strategy Session