

Retirement planning your way

A helpful guide to getting ready
for retirement for SASS members

Retire ready checklist

Are you on your way towards
a well-prepared retirement?
See page 34

Helping you
feel confident
about retirement

Learn more about
what you need to do
on page 7

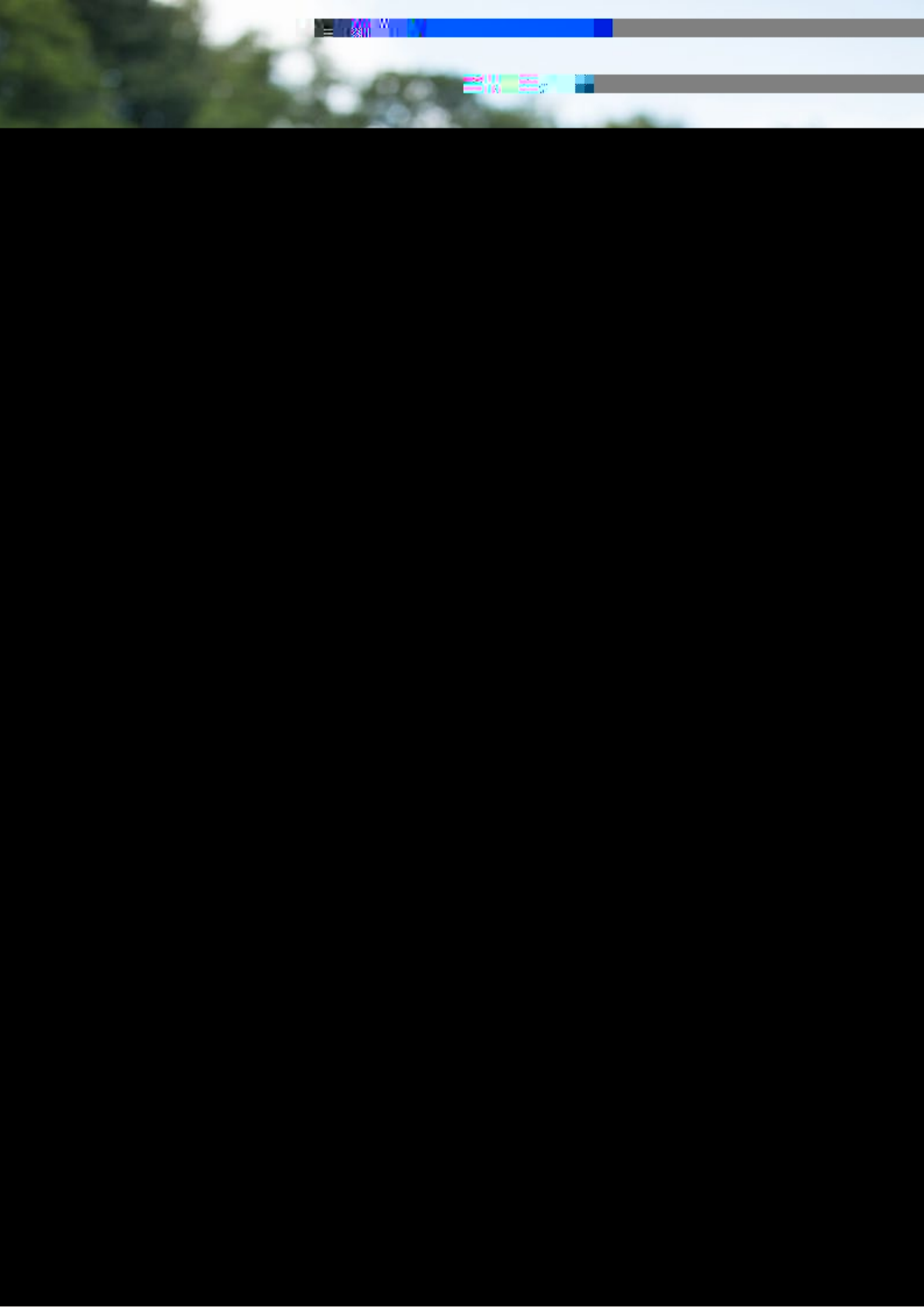
aware

What does retirement mean to you?

Everyone has a different answer because retirement is when you get to choose how to spend your time.

1800 841 633





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Helping you feel confident about retirement

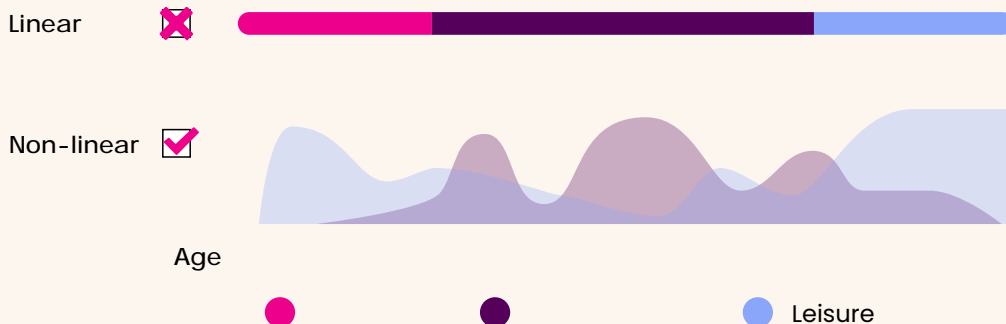
Getting ready for a new phase.

When do Australians retire?

Your time in retirement is likely to keep changing.

† so you want

Your time in retirement is likely to keep changing



Graham's story



about semi-retirement is

in an area I was keenly

opportunity to maintain

I want to do rather than what

at the same time do some

who's about to retire to

The building blocks of a good retirement

1

Health

Your health is the

2

Financial security

your health and supports

3

Relationships

A positive planning experience

Our experts – here to help

Call us on 1800 841 633 to book your





“ SASS is such a great scheme that needs some knowledge of how the scheme works to ensure you are getting the most out of your retirement savings. If you don’t understand your scheme, you could be missing out on thousands of dollars in your retirement.”

Cameron

Aware Super
Financial Planner

02

Retirement and life

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Staying physically and socially active	17
The day- to- day of retirement	19

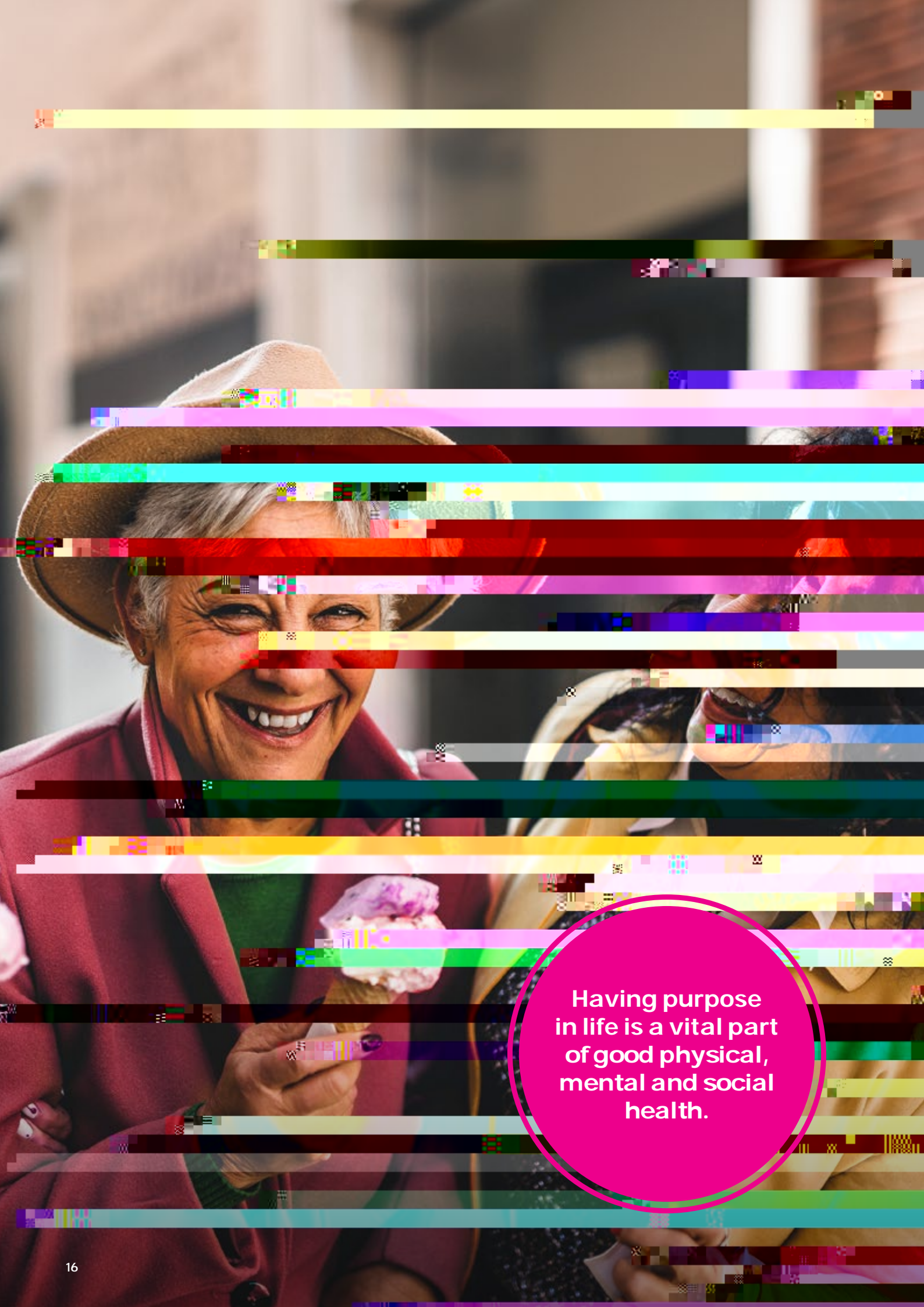
How to retire well

Retirement looks

The power of purpose
in retirement

Having purpose, managing stress, physical activity, lifelong learning, and interacting with others matters most to overall health.

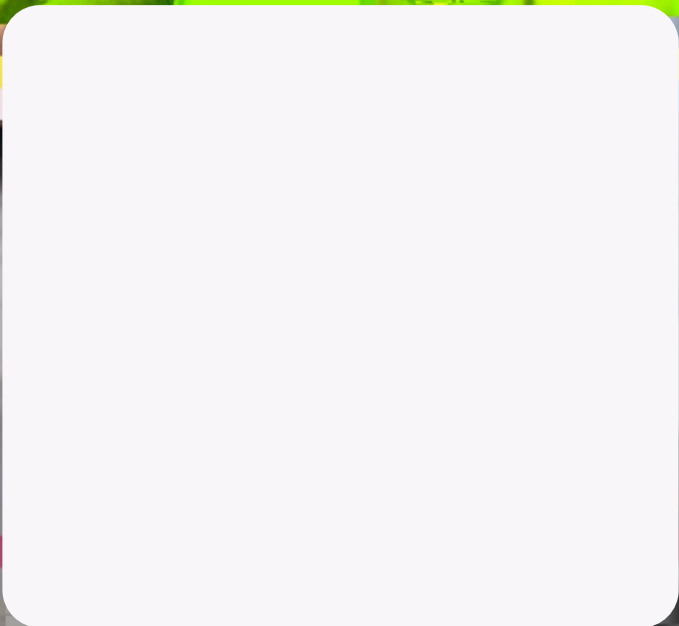




Having purpose
in life is a vital part
of good physical,
mental and social
health.

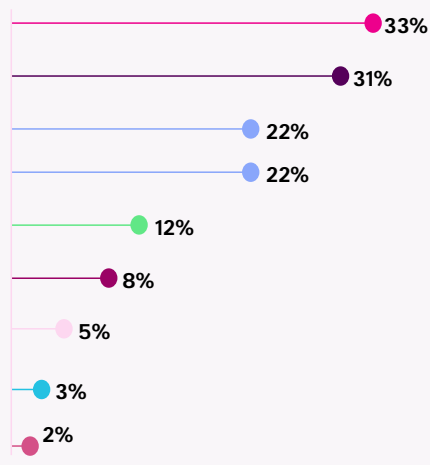
Staying physically and socially active





The day- to- day of retirement

What have you tried since retiring?



Cognitive health in early retirement

What will my daily routine look like?

Having a daily routine and scheduled activities helps to create a sense of purpose and community in retirement. It's best to think about what this could look like now, so you can start to focus on what interests you.



"I wasn't really prepared for retirement. I was thinking from the money point of view only, not the social view, or what to do with my time."

David, 71

03

Retirement and part-time work

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Financial benefits of semi-retirement	25

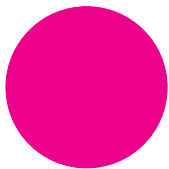
Why you might choose semi-retirement

†

Is semi-retirement the first step for you?

Finding balance

Changing priorities



Finding fulfillment in retirement



Stay connected



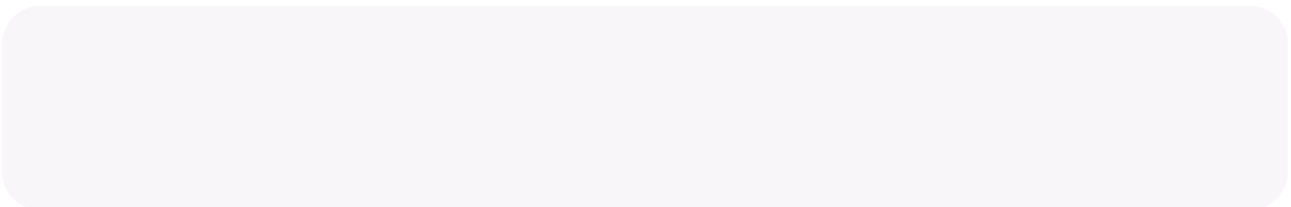
Keep busy

keep you mentally and



Pursue a passion

How to make semi-retirement work for you





*Brad's
story*

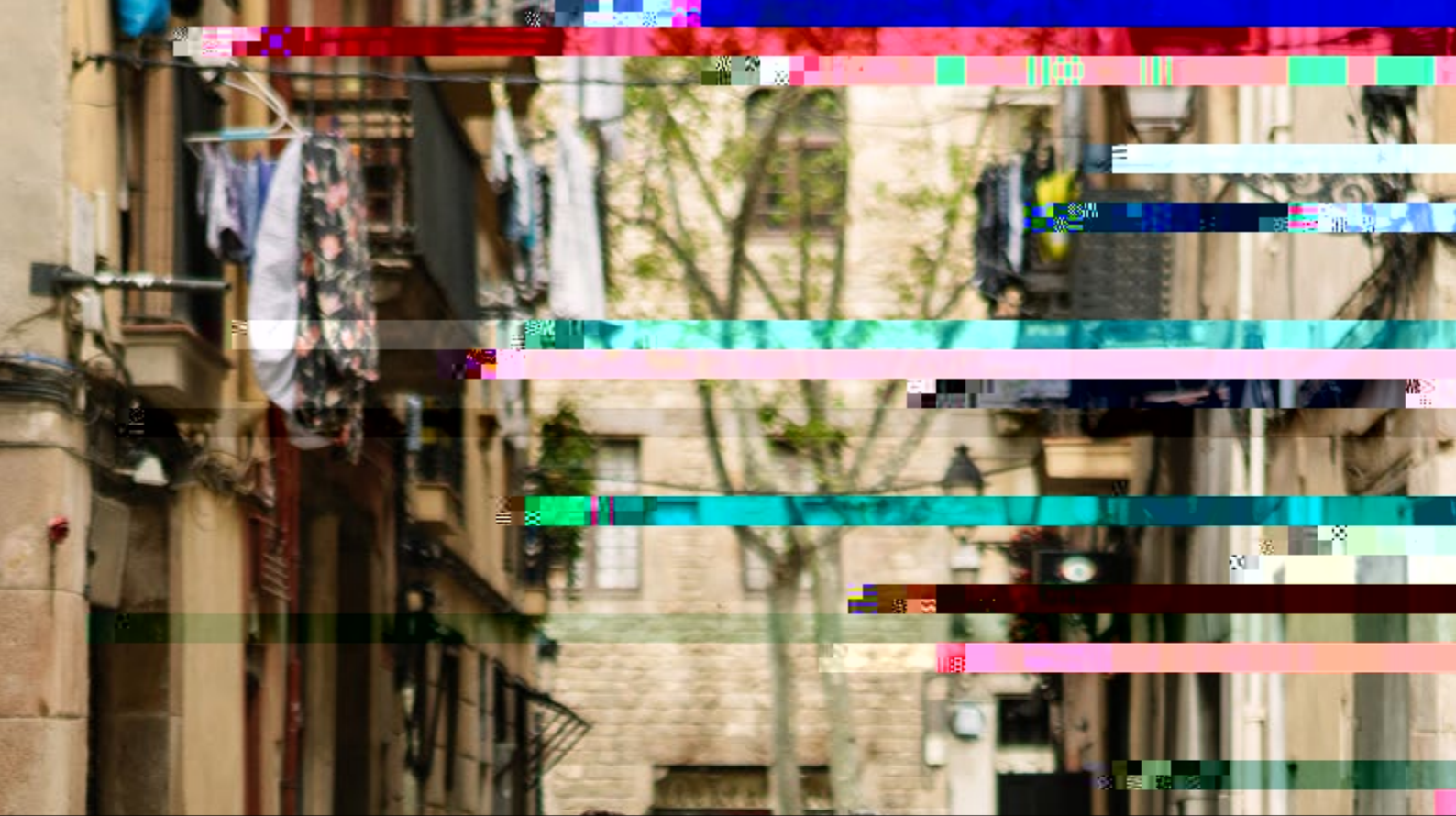
*"When I look
at people
who retired
around
the same
time as me,
especially
police*

*many seem
to struggle."*

Brad, 62

One 15-year study found that people who worked past age 65 were around three times more likely to report being in good health and about half as likely to have serious health problems*.

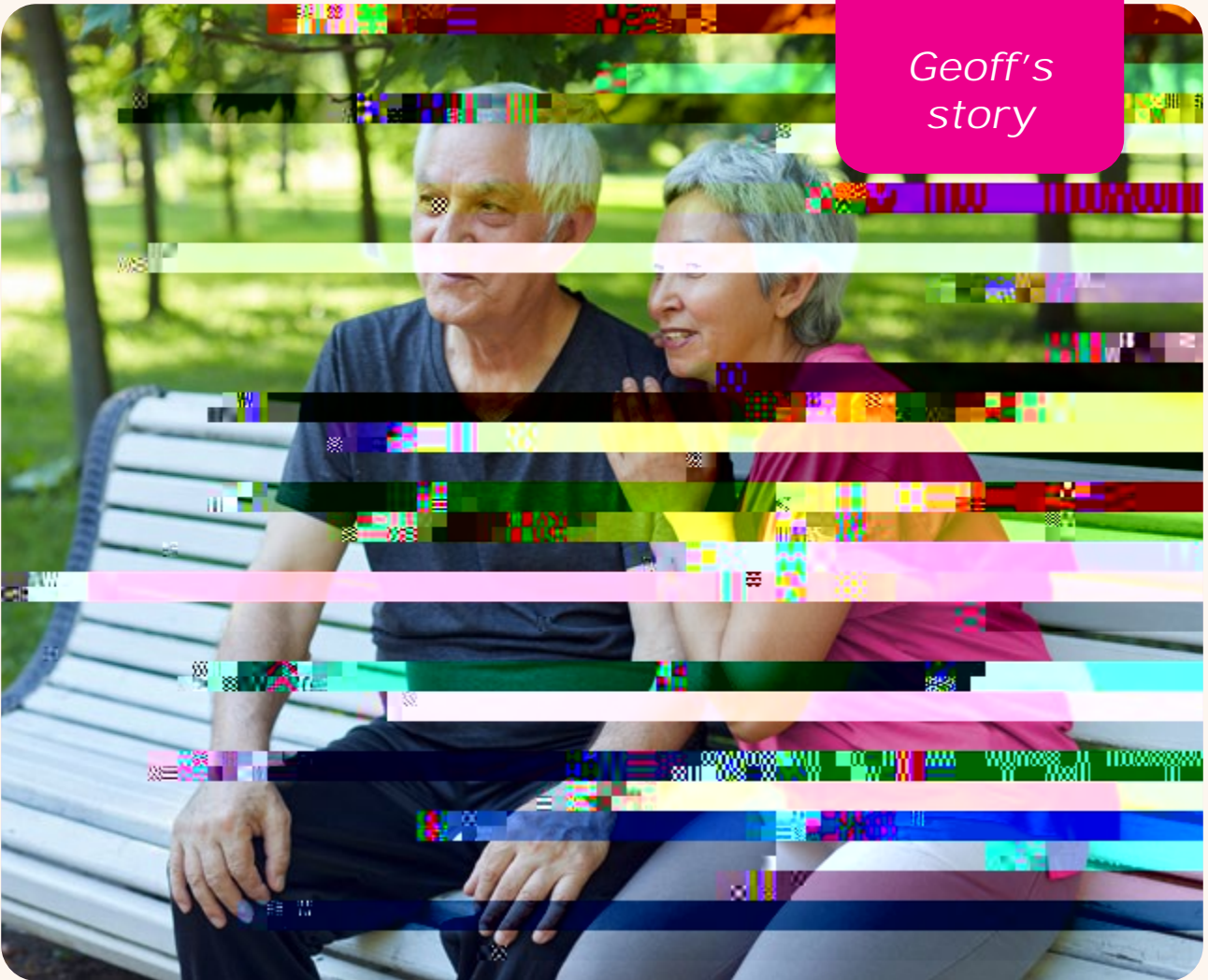
Working later in life can pay off in more than just income





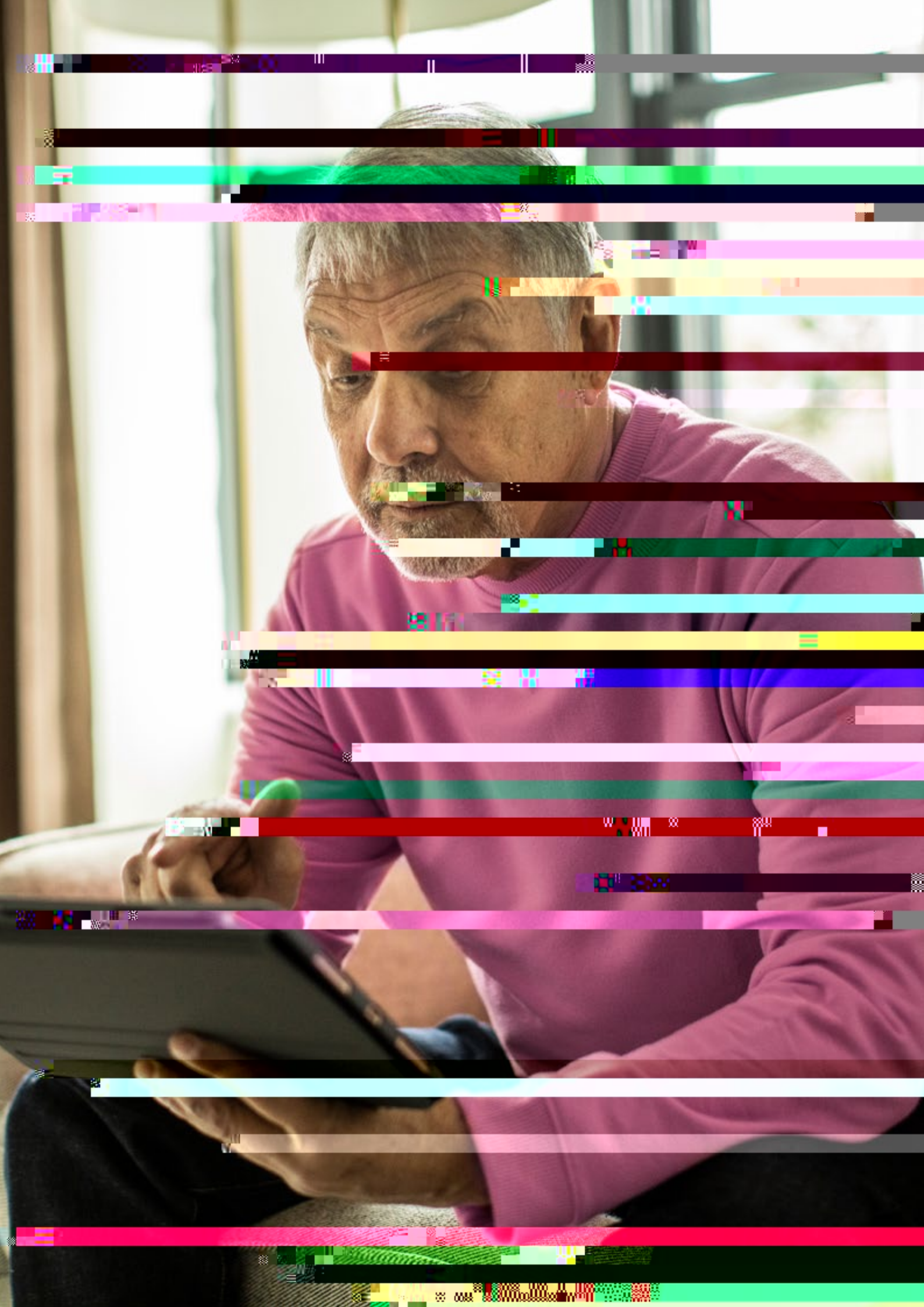
Use these questions to think about whether semi- retirement is a good option for you.

Geoff's
story



Government Age Pension eligibility

Age assessment



05

Retire ready checklist

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Section A: What does retirement mean for you?

Step	Why it's important	Action	Done	NA
A1	Start planning your retirement	How you spend your time in retirement is a retirement plan on Pg 19 of this guide.		
A2	Research your retirement purpose	guò 9		



Find the right support for you.

Advice

an appointment with a

[aware.com.au/statesuper](https://www.aware.com.au/statesuper)

Education

you need to know about

[aware.com.au/statesuper](https://www.aware.com.au/statesuper)

Retirement Hub

- Tips on how to maximise
- Case studies
-
-

[aware.com.au/statesuper](https://www.aware.com.au/statesuper)

My Retirement Planner™

an easy-to-use retirement

need in retirement and how

[aware.com.au/myretirementplanner](https://www.aware.com.au/myretirementplanner)





