



I'm close to retirement shouldn't I be really worried?

Even if you are close to retirement, you should not be worried about the impact of the current market downfall. Your super savings still has a lot of time in the system to ride out this downturn.

In preparing for retirement, you need to think about what your end goal is and if you are still on track. When considering this, you should not focus on investment returns but rather what you are trying to achieve.

Impact on retirement planning and time frames will vary from person to person but you shouldn't change your plans or options until you have spoken to a financial planner. Vision Super has a team of financial planners who can sit down with you and discuss:

- What kind of income you want in retirement and how long you want it to last.
- What investment return you'll need to achieve your goals
- Your risk/return profile and how this fits in with what you are trying to achieve.

Debra Morrow, Manager of Retirement Planning Services at Vision Super offers the following tips to members who are nearing retirement:

- Be realistic about your goals
- Put more money into super. With the markets down, investments are on sale and now may be the time to start saving more not less.
- Look at your risk/return profile and adjust your investments if necessary
- **Speak to us.** Vision financial planning can help you reach your retirement goals.

Phone Member Services on 9911 3222 (1300 300 820 regional callers) to find out more.

We can help!

If you have any questions about market volatility, your super or want to make an appointment to see a financial planner phone our Member Services team on 9911 3222 (regional callers 1300 300 820).

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