



# A Financial Health Check for SASS members

Are you financially fit for retirement? We've developed this checklist to guide you through some key questions that will help you decide.

Take our financial health check to see how you're tracking.

## My retirement goals

**Do you have an achievable plan in place to reach your retirement goals?**

- I understand my current financial position
- I have a clear understanding of my retirement goals and how I can achieve them
- I know when I want to retire and feel confident that I will be financially able to
- I have a clear plan of the financial goals I want to achieve in the next 2, 5 and 10 years

## My retirement savings

**Are you maximising the opportunities within your scheme?**

- I understand enough about SASS to ensure I make the right decisions to maximise my benefit
- I am salary sacrificing my SASS contributions
- I know how decisions about my working arrangements will affect my final SASS benefit
- I know what to do with my SASS final benefit when I exit the scheme

## My retirement income

**Do you understand where your retirement income will come from?**

- I understand what my income needs will be in retirement
- I understand the source(s) of my retirement income including any Centrelink benefits
- I am on track to reaching the level of income I need in retirement
- My retirement income is structured in the most tax-effective way
- I feel confident that my income will be sufficient for the duration of my retirement

## My money

Do you have a handle on your outgoings and an effective plan to reduce your debt?

I have a clear plan for paying off my debts before retirement

I know what my expenses will be in retirement

I have a disciplined approach to keep my spending on track in retirement

## My investments

Do you understand your investment strategy – and is it right for you?

I understand how my personal account within SASS is invested and I'm confident it's right for me

I understand the investment risks facing me in retirement

My investments are adequately diversified to protect my money from significant market downturn

My investment strategy appropriately balances the right level of risk with the right investment outcomes I need to sustain a comfortable retirement

## My family

Are your family financially protected?

I have the appropriate insurance in place to protect myself and my family

I have a current and comprehensive Will and estate plan in place

## ? How did you do?

### If you ticked 1-10 boxes

There's no better time to start planning for your retirement. The sooner you get started, the better position you'll be in. Attending our free SASS seminar could get you on your way. To register, visit [www.retire.aware.com.au/find-a-seminar](http://www.retire.aware.com.au/find-a-seminar)

### If you ticked 11-19 boxes

You've made progress with your retirement plans, but there's still some work to do. A financial planner could help you identify your next priorities and the right strategies for you.

### If you ticked 20+ boxes

You've obviously put a lot of work into your retirement planning already. Seeking advice from a financial planner could help you take your retirement plans from good to great.

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