

Retirement checklist

Just as the old ones planned for the seasons ahead, retirement planning is about preparing for a future with dignity, comfort and choice.

Use the below checklist to help you work out what you need, what your options are and manage any unexpected life moments.

Tick as you complete

Think about your future

- When you might retire
- Where you'd like to live (on Country, near family or elsewhere)
- How you want to spend your time (family, travel, community, hobbies)
- Any support you may give to family or community.

Check what you have now

- Check your super balance
- Find and combine any lost super
- Look at your savings, investments and assets
- Check any debts (home loan, personal loan, credit cards).

Understand your income in retirement

- Estimate your living costs by using the [Moneysmart Budget planner](#)
- Think about where your income might come from – super, Age Pension, savings or investments or part-time work
- Use the [Moneysmart Retirement Planner](#) to see how this adds up.

Strengthen your finances

- Add extra to your super, if you can
- Reduce or pay off debts
- Talk to a financial counsellor to make a plan for your financial goals.

Plan for health and family

- Think about future health care costs, like medications and specialist appointments
- Consider family or caring responsibilities
- Learn about aged care options.

Put important plans in place

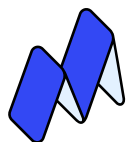
- Make or update your will
- Appoint a trusted person to make decisions for you, in case you can't (Power of Attorney)
- Nominate a person who will receive your super if you pass away, and ensure that this is up to date
- Keep important documents safe and let your loved ones know where to find them.



Remember, it's your retirement, your way. Start planning, today.
Learn more at moneysmart.gov.au/retirement



Australian Government



Moneysmart
.gov.au



“Retirement to me means security.”

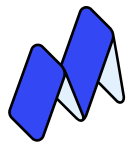
Trixie, Tjapukai

Need support? These services are free.

Organisation	What they help with	Contact
ASIC Indigenous Helpline	Referrals to financial counselling and legal help, general finance info, complaints about a financial service	1300 365 957 iop@asic.gov.au
ATO Indigenous Helpline	Super queries, lost super, TFN issues, employer obligations	13 10 30
Services Australia (Centrelink)	Age Pension, pension rates, eligibility, Seniors Card	13 23 00
Financial Information Service (FIS)	Free advice on how super and savings affect your pension	13 23 00 or visit Services Australia (Centrelink)
AFCA	Disputes and complaints about your super fund	1800 931 678
Mob Strong Debt Helpline	Free financial counselling and legal advice	1800 808 488
National Debt Helpline	Free financial counselling and planning support	1800 007 007
Elder Abuse Helpline	Financial elder abuse, pressure from family, legal help	1800 ELDERHELP (1800 353 374)



For First Nations resources, visit moneysmart.gov.au/retirement/first-nations-resources



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