

Still got 10–15 years before you retire?

Although retirement is many years away, it's important to start readying your finances and plans. Here are some issues to consider:

Finances

- Begin creating a financial plan to pay for your retirement.
- Set a rough date for your retirement. For more information, read [SuperGuide article What age should I retire?](#)
- Investigate the annual cost of your preferred retirement lifestyle.
- Learn more about the cost of living in retirement.
- Think about whether you'll still be financially supporting your children or your parents.
- Consider speaking to a financial adviser. For more information, read [SuperGuide articles Independent financial advice: Why it's important and how to find it](#) and [Find an Australian independent financial adviser](#).

Lifestyle/activities

- Consider how you would like to spend your time in retirement.
- List some financial and personal goals you want to achieve.
- Think about what – if any – travel you would like to undertake and how often.
- Review your hobbies and consider how much time you would like to devote to them in retirement.
- Think about any sports (eg golf, bushwalking) you want to pursue in retirement.
- Consider any community activities (eg volunteering, charity work) you want to undertake.
- Identify any new skills you could learn as part of your current employment that could be useful in retirement.

Family

- Consider where you will want to live in retirement (eg your current suburb, seachange, overseas).
- Learn more about the impact of location on retirement spending.
- Think about your family circumstances and how they will affect your retirement plans (eg second family with young children).

Administration

- Check you have a current death benefit nomination for your super account. For more information, read [SuperGuide article Who gets your super when you die? A guide to death benefit nominations](#).
- Ensure you have a valid will and select an executor.
- Organise an enduring power of attorney (EPOA) and advance health directive. For more information, read [SuperGuide article Advance care plans: Why everyone should have one](#).



Beginners Guide To Retirement

Didier Musso



Beginners Guide To Retirement:

The Enigmatic Realm of **Beginners Guide To Retirement**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing short of extraordinary. Within the captivating pages of **Beginners Guide To Retirement** a literary masterpiece penned by a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting impact on the hearts and minds of those that partake in its reading experience.

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