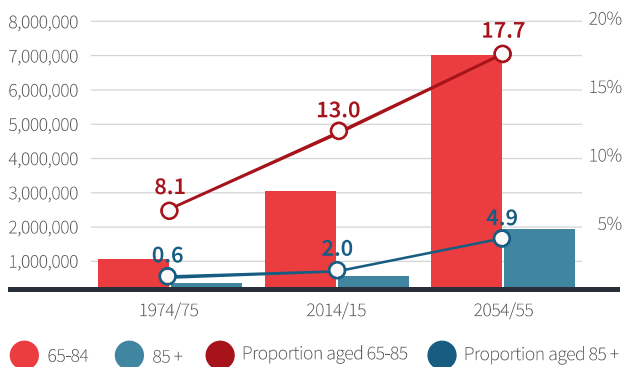


The importance of aged care planning

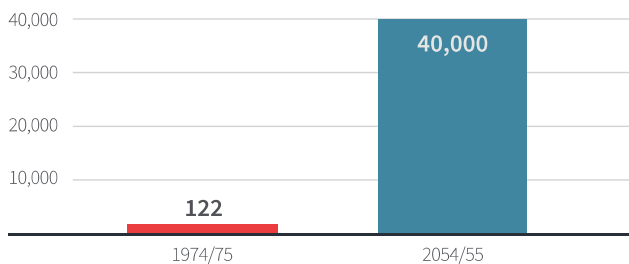
The emerging trend

Our chances of living longer are increasing as life expectancies continue to increase. This is dramatically increasing the number of older Australians and will transform Australia economically and socially over the next 40 years. **Have you prepared for your aged care needs?**

Proportion of the population aged 65 and over*



The growth in the number of Australian centenarians*



* Source: The Commonwealth of Australia .2015 Intergenerational Report. Australia in 2055

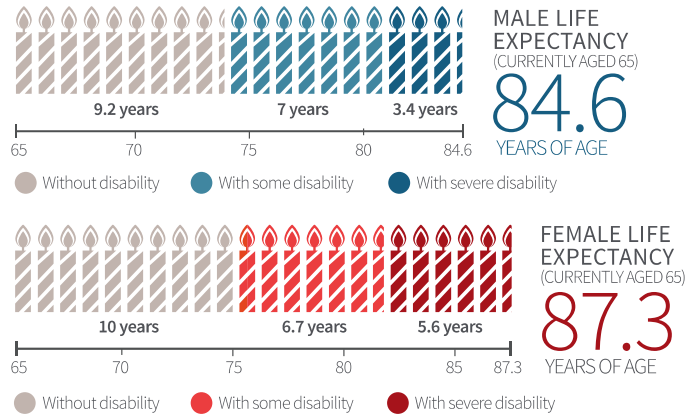
Our support

- Help you create a clear plan for aged care
- Family discussions to minimise disputes
- Evaluate the options and strategies for your accommodation payment
- Help you identify what's important to achieve your goals and preferences
- Review your financial situation and help you evaluate what you can afford
- Develop strategies to optimise your financial position
- Review your estate plan to avoid unintended consequences

Getting the right information and advice can help you make the best choices for your future care, security and happiness. **Contact us now for specialist advice on your situation.**

The growing need

Approximately one-quarter of your retirement is expected to be "care years" where help may be needed with daily living activities.[^]



[^] Source: Australian Institute of Health and Welfare – Selected health expectancies at age 65, by sex, 2015

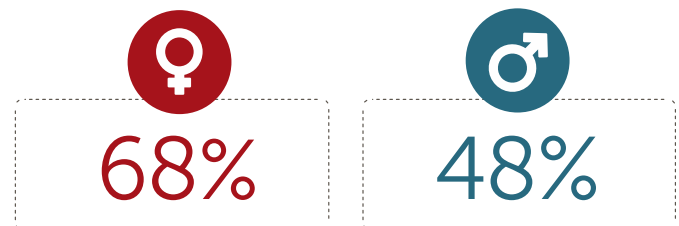
Value of aged care advice

Early planning and good advice can take the stress out of aged care decisions for you and your family.

- 1** Informed decisions about your options including the role of the family home
- 2** Understand the decisions and actions needed to secure the appropriate level of care
- 3** Ensure your estate plans reflect your wishes
- 4** Provide confidence and peace of mind
- 5** Avoid unintended consequences

Did you know?+

At age 65 a person's chance of needing aged care during their remaining lifetime is...



+ Source: Australian Government Productivity Commission Inquiry Report. Caring for older Australians, 20 June 2011

John Carberry
RetireInvest Woden
T (02) 6260 3232

RI advice
Retirement Advice Specialists