

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

Christian G. Meyer



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