

RETIRE WITH CONFIDENCE

Hoping to retire soon but not sure if you can afford to? With trusted advice from Shane Foster at Lifestyle Financial Services, you'll get the guidance you need to make your savings work harder for you – so you enjoy a worry-free retirement.

A super health check

By late 2013, Gary Murphy from western Sydney knew he wanted to retire soon. His wife Denise had finished working a few years before, and Gary wanted to join her in retirement as soon as possible – but he wasn't sure if his super would be able to go the distance.

Gary wanted to find someone who could help him organise his super while he was still working, to make sure he was getting the most of his investment.

When Shane Foster from Lifestyle Financial Services was recommended to Gary, the Murphys decided to get in touch to see what he had to say. They liked Shane's approach and felt that he understood their needs – and he's been their financial adviser ever since.

"Shane came to meet me and Denise at my office," Gary said. "It was a great meeting, and we felt comfortable with Shane right away. He's a really personable guy, very friendly."

Firstly, Shane reviewed the Murphys' super to ensure it was invested in a way that was suitable for their stage in life. Following this investigation, Shane recommended that Gary and Denise rebalance their investment portfolios to better reflect their risk profile. Shane also helped the Murphys set up allocated pensions from their super accounts that would help them meet their financial needs over the long term.

"I found Shane to be really proactive at structuring our finances," said Gary. "He knew how important it was for us to be financially secure and for us to trust who our money is invested with."

Keeping an eye on things

Since Gary and Denise have been clients of Shane's, he's kept an eye on the overall financial situation, not just their super. For example, the Murphys recently decided to sell two properties that they owned in Queensland, and they plan to seek Shane's advice on their options for investing



Denise and Gary Murphy holidaying in Italy

the sale proceeds. Gary and Denise are also confident that Shane will make sure they get the right mix of growth and security from any additional investments they make.

Gary commented: "I watch the market religiously and sometimes call Shane about how things are going. I'm always comfortable with his response, which reassures me because I know he believes in our strategy. I also know he'll be in touch if we ever need to change our investment mix or make things a bit more secure."

Since Gary retired, he and Denise have enjoyed the chance to travel overseas and spend more time with their grandchildren. Thanks to Shane's financial advice, they have a better understanding of their investments and are confident that their retirement income will be enough to last them the rest of their lives.

"Shane's main strength is his experience," Gary said. "I'm very happy with everything he's done for us, and would definitely recommend him to anyone looking for a financial adviser."

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