



Meet Michael & Rosa (76 & 69) - Painter & Office Worker

Financial goals and aspirations when first meeting Aspiram Financial Planning

Michael, a self-employed individual, and his wife Rosa, who supported him in administrative tasks, faced uncertainty about preparing for their retirement. Seeking guidance, they had several key concerns:

1. Assessing their current superannuation situation and determining if they were eligible for any government entitlements.
2. Strategizing on how to utilize their surplus savings effectively to generate retirement income while considering the impact on potential government entitlements.
3. Seeking clarity and understanding about their existing superannuation accounts.

Describe the positive impact that the Aspiram Financial Planning services have had on your financial well-being and overall lifestyle.

We implemented a comprehensive set of strategies to address Michael and Rosa's specific needs:

- We provided personalized guidance and mentoring to help Michael and Rosa gain a better understanding of their superannuation, empowering them to make informed decisions.
- We assisted them in completing cash flow and budgeting exercises to determine the desired income amounts needed each year during retirement, ensuring their financial goals were aligned.
- We strategically maneuvered their funds to create the most suitable income streams, maximizing their income outcomes in a tax-effective manner.
- We conducted an in-depth analysis of government entitlements, ensuring Michael and Rosa were aware of available benefits such as part-age pensions and qualified for specific medical and government discounts.

Would you recommend Aspiram Financial Planning services to others? If so, why?

In Rosa's own words, "Oh we are so happy Roger, you have been so great. We will let our friends know of our great experience!"

Meet Laurie (67) - Bookkeeper

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Laurie reached a point in her life where she desired to leave the workforce and embrace retirement wholeheartedly. Her primary concern was ensuring that she had the financial means to cover her living costs, with a target of at least \$35,000 per year, before confidently informing her employer of her decision. Laurie's ultimate goal was to savor the joys of retirement that she had eagerly anticipated.

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We implemented a comprehensive set of strategies to address Laurie's specific needs and ensure her smooth transition into retirement:

- Cash flow and budgeting analysis: We conducted a detailed assessment of Laurie's financial situation, including her living costs and expenses during retirement. This analysis provided her with a clear understanding of her options and helped establish the exact income required to support her desired lifestyle.
- Optimal income stream strategy: We strategically maneuvered Laurie's funds to create the most appropriate income streams, maximizing her income outcomes while ensuring tax efficiency. This approach aimed to provide her with a reliable and sustainable income during retirement.
- Government entitlement analysis: We conducted a thorough evaluation of government entitlements available to Laurie, including the part-age pension and various medical and government discounts. This analysis ensured she received the benefits she was eligible for, further supporting her financial well-being during retirement.



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