Noel's ACTION PLAN for Retirement



MUST DO

"You don't have to be great to start, but you have to start to be great." ZIG ZIGLAR

×× (1)	Work out your life expectancy — you can do this at www.mylongevity.com.au	
\$	Make a list of your financial assets — this would be property, cash, shares, superannuation etc. Don't include items such as cars and furniture.	
\$	Make a list of additional resources that may become available during your retirement. These should include any potential sources of extra income, as well as legacies that could reasonably be expected to come to you.	
	Work out how much you expect to spend after you retire — list all your expenditure — broken down into fixed, variable, and discretionary.	
5	Examine your expenditure and shop around to ensure you are getting the best deals — including power, phone, internet, insurances, lending etc.	
	Make a list of your goals — for one week, one month, six months, 12 months, five years and 10 years.	
	Download the pension rate charts that are available at www.noelwhittaker.com.au/resources/free-downloads/ to work out if you might be eligible for a pension. Then use the Calculators on Noel's website to find out if the figures you initially calculated are realistic.	
	Don't forget that the income from financial assets such as bank accounts, superannuation and shares are calculated under the deeming rates which means you should use the Deeming calculator on the website before you go to the	

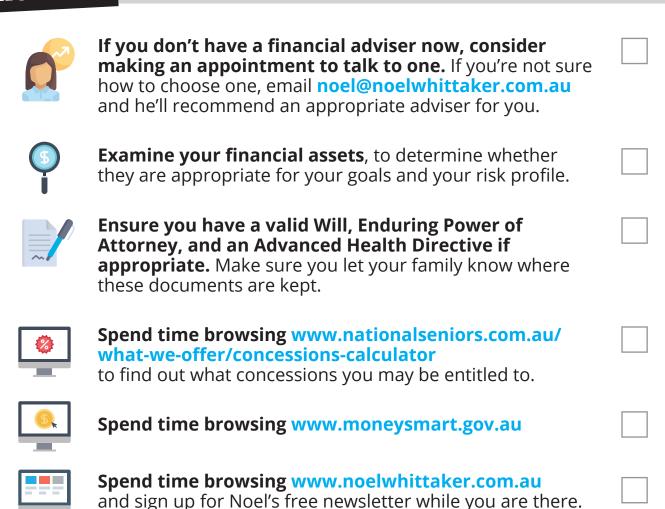
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Age Pension calculator.

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HIGHLY RECOMMENDED



Get yourself a financial buddy or buddies



Buy one of the Noel Whittaker book packages



Investigate
Money Saving Apps
i.e. 7 Eleven Fuel App
and Simple Savings



Buy a Razor Pit if appropriate