



bridgewater
advanced financial strategies · create · manage · protect

PLANNING YOUR FINANCIAL FUTURE

Our Financial Planning Services

Retirement Planning

A sound investment strategy is a key component of your retirement planning, creating the assets that will be required to generate your income in retirement.

Each of us have different income needs, however the following figures are indicative of many Australians living in retirement today.

Indicative Retirement Income needed at age 65

Current Income	Retirement Income	Funds Needed At 65*
\$50,000	\$40,000	\$666,666
\$100,000	\$60,000	\$1,000,000

**Indicative funds needed assume an income of 6% is produced with no allowance for inflation or taxation.*

Bridgewater AFS can assist you create, management and protect your wealth to ensure you have sufficient assets to meet your income needs through retirement by recommending advanced, investment and tax effective strategies. We will advise you on the most effective strategy to provide your retirement income including, superannuation pensions and annuities, lump sums, employer packages and government pensions and allowances.

Financial Planning

Our financial planners will assist you to create manage and protect your wealth not only for retirement but also future living requirements such as educational and wedding expenses for dependants, holiday and travel, children's savings accounts, investment of inheritances, advice about wills and powers of attorney, insurance and other personal issues.

Our "Road Map to Retirement" will help you set out your goals plus formulate and implement a plan to achieve them. We will work with you along the way to ensure you stay on track and that

Level 1, 346 Turbot Street • PO Box 10144, Adelaide Street • Brisbane QLD 4000

Telephone: 07 3832 6020 • Facsimile: 07 3832 6018 • info@bridgewaterafs.com.au • www.bridgewaterafs.com.au

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any adjustment are made that may be required from time to time as your circumstances may change.

A well-prepared financial plan is the start of a lifelong relationship to give our clients the financial freedom they expect.

Superannuation

Superannuation although it remains a very complex form of investment which can put many people off fully taking advantage of its benefits, remains the most tax effective method of savings and investment for the average Australia throughout both their working life and retirement years.

Our advisors will help you chart a course through the complexities of the superannuation legislation and explain how you can utilise these many benefits to your advantage.

If you would like to know more about this topic, take advantage of our free consultation or would like to know more about our services please contact us on (08) 6461 6002, Email info@BridgewaterAFSwa.com.au or visit our website on <http://www.BridgewaterAFSwa.com.au>

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