

Are you thinking about retirement but don't know where to start?

Then look no further. We've created the ultimate planning guide – your retirement roadmap from now until the day you stop working and beyond.

## 1. Set your goals for the future

What do you truly want from retirement? A great way to get you thinking is to consider your five L's. List a goal for each of the following:

- LIVE .....
- LOVE .....
- LEARN .....
- LAUGH .....
- LEGACY .....



📄 [Tribeca's 5 L's of Retirement Checklist](#)

## 2. Create a plan

By understanding how each of your five L's relates to you and your goals, it's far easier to prioritise what's most important and plan to make it happen. Start with your short (now), medium (3-5 years) and long-term goals (10+). And make sure you include your life goals, not just the financial ones.

📄 [Tribeca's Goalsetting eBook](#)



### 3. Assess your financial wellbeing

Would you have the capacity to absorb a financial shock? Do you feel in control of your finances? These are important questions to ask to ensure your retirement plan includes lifestyle and financial considerations to enhance your sense of security and freedom of choice – your financial wellbeing.

📖 Tribeca's quick guide to financial wellbeing

### 4. Evaluate your health

Staying well and healthy allows you to live your life to the fullest. So your physical and mental health should be a priority in your planning – whether that's factoring in regular medical checkups, incorporating exercise and mindfulness into your daily routine, or making time for travel and relaxation.

📖 Why today is the best day to start your good life list

### 5. Decide when you want to finish working

It might seem far off into the future, or it might be right around the corner. Choosing what age you want to retire helps you plan for your life before and after you retire.

📖 Tribeca's Retirement Planning



### 6. Manage your cashflow

Do you know your exact income and expenses position right now? Cashflow can either harness or hinder your finances, so establishing good habits as early as possible can future proof you for retirement. That includes creating a rainy day fund to allow for unexpected costs or new opportunities.

📖 Ask the Experts – Creating Cashflow



## 7. Managing investment and debt

What investments do you have currently and what others might you need to achieve your goals? Be aware of the power of compound interest and start investing as early as you can.

 **Why now's the time for smart investment advice**

## 8. Take control of your superannuation

Multiple funds? Lost super? Not sure where your money is invested? Start actively managing one of your biggest investments. Speak to a financial adviser about voluntary contributions and any tax concessions to be aware of.

 **Tribeca's Superannuation Advice**

## 9. Consider your living situation

How does your current home fit into your retirement plans? Upsizing or downsizing (depending on your stage of life) can have a significant impact on your lifestyle and your bank balance.

 **Tribeca's Lending Solutions**

## 10. Find support and resources

Look for practical tools for managing your financial world such as paying off your home loan faster and managing cash flow. Seek out reputable sources and information you can rely on.

 **MoneySmart Retirement Planning**

 **Retirement Planning 101**

 **Financial Planning Australia (FPA)**

### General Advice Disclaimer

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