

Retirement Ready *Checklist*

Download it, print it out, scribble all over it – this is your step-by-step to take control of your super.

The secret to being retirement ready? Don't wait. Just start.

GET YOUR SUPER ORGANISED ☐

- Login to your account and check your contact details.
- Nominate your beneficiaries
- Consolidate super accounts to save paying duplicate fees. But check fees, investment mix and insurance first – you might lose cover when you close an account.

SET YOUR RETIREMENT GOALS ☐

Start with these four essentials:

- **TIME:** When do you want to retire?
- **SPENDING:** What lifestyle do you want, and what will it cost?
- **SAVING:** What are you contributing now? Could you add more?
- **RISK:** What's your comfort level with investing?

GROW YOUR SUPER ☐

- Consider making extra contributions – before or after income tax.
- Check your insurance – does it still suit your needs and life stage?
- Review your investment mix – is it aligned with your values, timeline and risk tolerance?

SEEK SUPPORT ☐

At any age, our coaching team can help you:

- Review your investments and risk profile
- Adjust your insurance if needed
- Understand your contribution opportunities
- Get tailored support for your retirement goals
- Walk through this checklist with you, step by step

START NOW. STAY READY ☐

Small steps today = a future you'll be proud of.
Retirement isn't one moment. It's a long, powerful chapter.
And you get to write it.

All information is general in nature and does not take account of your personal objectives, financial situation or needs. Before deciding whether a particular product is appropriate for you, please read the relevant Product Disclosure Statement including any incorporated information, Target Market Determination and Financial Services Guide available at vervesuper.com.au, and consider speaking with a Verve Super Coach or a financial adviser.

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