



Baby Boomers

Born between 1940 and 1964 you are most likely considering retirement options, preparing for empty-nest syndrome, becoming grandparents, caring for parents, selling properties and down scaling, travelling more often, helping children financially, moving to a retirement home. You are also likely to encounter hardships like retrenchment, divorce, caring for an ill spouse, losing your spouse or parent, not having enough provision to retire, having to consider frail care options for you your spouse or parent. All of these life events have a profound impact on your financial life, especially if you are not prepared for them. We can help you structure your financial life thereby giving you certainty and peace of mind to enjoy your golden years and the lifestyle you are accustomed to.

We develop your unique road map by providing all or a combination of the following:

- *Analysing your current financial situation and portfolio's*
- *Fine tune your pre and post retirement budget*
- *Identify areas you can realise savings i.e. medical cover, insurance etc.*
- *Structure your investments to maximise capital longevity as well as liquidity*
- *Planning for retirement activities and goals*
- *Tax planning, including ways to be more tax efficient*
- *Estate Planning (Wills, Trusts and documenting your legacy)*
- *Retirement planning and how to envision and implement retirement*
- *Inter-succession planning*
- *Advise on selling and renting properties*
- *Structuring retirement income tax efficiently*
- *Regular accountability and/or review meetings*
- *Financial education to empower your decision making*
- *Your own financial life strategist*

