

## Strategy advice: Midwinter's *Retirement Modelling* module

### What is Midwinter's *Retirement Modelling* module?

Midwinter's *Retirement Modelling* module is a simple yet fully comprehensive retirement modelling tool for singles or couples.

*Retirement Modelling* maps out your client's financial position in retirement. It is perfect for clients who may be retiring now or within the next 10 years.

*Retirement Modelling* has the flexibility and functionality to model the following:

- Superannuation, investments outside superannuation, Account-based pensions, Veteran's Affairs Pensions, Age Pensions and other Social Security benefits,
- Full tax analysis both pre and post retirement incorporating all current and future tax changes (and including all offsets such as SATO, MATO and LITO),
- Ability to make commutations or transfers between different investment structures at varying times before and during retirement,
- Full cash-flow analysis with the ability to vary desired income levels at different ages,
- Ability to direct surplus and deficit funds to different investment structures,
- Allows for couples retiring at different times.

### What does *Retirement Modelling* provide?

*Retirement Modelling* has been specifically designed to answer the following common questions of clients at or near retirement:

- What level of Age Pension can I expect in retirement in a few years time?
- My wife is retired, but I am still working - is she eligible for the Age pension?
- Should I transfer all of my investments into the tax-free super environment from age 60 or maintain assets outside super?
- We would like \$60,000 p.a. in retirement to age 70, then \$50,000 p.a. thereafter – can we afford this?
- How much tax will we pay in retirement? Should my expenses be funded from super, investments outside super, or a combination of both?

## Contact Details

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To access your free trial of Midwinter's *Reasonable Basis* please click on this link – [Reasonable Basis Free Trial](#) - and call 1300 882 938 for your access code.

This is intended as general advice only and does not have regard to an investor's objectives, financial situation or needs. Before acting, investors should consider the advice in light of their own circumstances. Midwinter Financial Services (Midwinter)

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Justifying  
your advice just  
got a whole lot  
easier with...

 *reasonable basis*