

5 SECRETS TO

INVESTING FOR

RETIREMENT

LIKE A PRO!



JIGSAW
— PRIVATE WEALTH —

A FRAMEWORK FOR INVESTING LIKE A PRO LEADING INTO AND THROUGH RETIREMENT!

Successful investing for your retirement is driven by one factor alone. Matching your investment strategy with the retirement lifestyle you want.

With two decades of experience helping High-Networth couples and individuals plan their successful retirement, there is one overarching theme. Focus on what you can control while investing based on the evidence.

For too long, people have focused on investment markets, the economy, manager ratings and the performance of individual shares. Add in marketing spin and hype and it's like jumping in a river filled with crocodiles.

Retirement is something you only get one go at. Here are the guiding principles to help you invest with more confidence and enjoy your retirement free from money worries.

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WHAT ARE YOU GOING TO LEARN?



- # 1 LET GO OF WHAT YOU KNOW ABOUT INVESTING.**
- # 2 INVEST BASED ON THE RETIREMENT LIFESTYLE YOU WANT.**
- # 3 WHAT DRIVES INVESTMENT RETURNS?**
- # 4 HOW MUCH RISK DO YOU NEED TO TAKE?**
- # 5 INVEST IN THE RIGHT TAX STRUCTURES.**

SECRET #1

LET GO OF WHAT YOU
KNOW ABOUT INVESTING.



■ HOLDING DIRECT SHARES ARE THE KEY!

Contrary to what most think, holding direct shares is not the driver of your investment returns.

We discuss further in this guide.

Investment advice has been led by marketing hype, profiteering and self interest. The 3 key things you need to consider...

■ YOU CAN BEAT THE MARKET!

While you may think you're the greatest investor in the world. Think you are better than a fund manager. The likelihood of beating the market is very small. More than 80% of professional fund managers fail to beat the market, so why battle against the odd?

■ TIMING THE MARKET!

Ego is a bad attribute when it comes to investing. Research has shown time and time again trying to time markets is a fools game.

"Reality is merely an illusion, albeit a very persistent one."

Albert Einstein.

SECRET #2

INVEST BASED ON YOUR
RETIREMENT GOALS OR
GUESSES.



■ SUCCESS DOES NOT COME FROM MAXIMISING RISK

While you want to get the best return. Your focus should be on generating enough investment return for you to confidently fund your retirement lifestyle.

Taking on more risk than you need to can lead to risking your retirement lifestyle.

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A different mindset is required when transitioning to retirement. The 3 key things you need to consider...

■ HOLD A BIG CUSHION

Sure, while you are working it's not a big issue. But, as you head towards retirement a different mindset is required. Holding enough cash for emergencies, upcoming capital expenses and 2-3 years, maybe 5 years of income requirements in cash is critical. While you may not be happy about the return, you'll have a big cushion and plenty of room for error.

■ LIST YOUR GOALS OR GUESSES!

Investing based on your personal journey is key. Your journey is going to take many twists and turns. If you don't know your goals, take an educated guess.

"The quality, not the longevity, of one's life is what is important." Martin Luther King, Jr..

SECRET #3

WHAT DRIVES INVESTMENT RETURNS?



■ THE DRIVER OF RETURNS!

Contrary to what many think, the driver of investment returns does not come by holding direct investments.

Investment returns are driven by the asset allocation you hold. Your allocation towards cash/fixed interest/local shares/international shares and property.

What you know about investing may be a myth. The 3 key things you need to consider...

■ ASSUMPTIONS!

Avoid forecasts at all costs, dangerous behaviour & overconfidence.

Assume the world will break once or twice in a decade!

■ APPROPRIATE ASSET ALLOCATION!

If you want to grow and protect your wealth while funding your retirement, the odds are on appropriate asset allocation.

Achieving the right balance is key!

"Money is like manure. You have to spread it around or it smells."

J. Paul Getty

SECRET #4

RISK YOU NEED TO TAKE!



■ FOCUS ON WHAT YOU CAN CONTROL!!

There are many factors that are out of your control. Such as market movements, economic and political changes. Focus on what you have control over, asset allocation, staying the course and regular rebalancing.

The risk you need to take is based on the lifestyle your trying to achieve.. The 3 key things you need to consider...

■ YOU DON'T NEED TO BEAT THE MARKET!

While many are focused on market beating returns, it could cost your dearly.

Investing like a pro for retirement is about achieving enough to get the job done.

■ HOLDING TOO MUCH CASH IS A RISK!

While we advocate holding enough cash, holding too much can be detrimental to your success. Getting the balance right is a yearly juggle.

"All of life is peaks and valleys. Don't let the peaks get too high and the valleys too low."

John WoodenRead

SECRET #5

INVEST THROUGH THE
RIGHT TAX STRUCTURES.



■ TAX RATE UNDER 30%?

Perhaps holding the investments in your own name is that way to go, maybe even joint names as you enter retirement.

Enhancing your investment return by reducing the tax you pay will help. The 3 key things you need to consider...

■ SUPER/ACCOUNT BASED PENSIONS ARE THE BEST!

While many will hold grudges about the changes in legislation. Super is still the number one tax-effective investment vehicle you can have. Don't confuse bad investment returns with the tax structure. After all, super is a tax structure.

■ TAX RATE OVER 30%?

Unable to add to super and your tax rate is still over 30%. Tax bonds may be the way to go. Recently, some are reported to be paying tax at less than 20%.

"It isn't what you do,
but how you do it."

John WoodenRead

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COMPLIMENTARY CALL!](#)

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Want to simplify, uncomplicate and achieve 100% confidence in your retirement plan? It's time to jump in the co-pilot's seat as we line you up for a safe retirement approach. Book your call above.



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