

Building Momentum

**Making your 50s your
strongest financial
decade.**



This is a **Pivotal Decade**

You're in an incredibly fertile time to build your wealth, and there are dozens of strategies which can make a huge impact on your financial position before you commence the steps toward retirement. This is where we come in.

The challenge is knowing what to do from here. We help you make the most of these critical years - building your wealth, identifying the opportunities available to you, and putting the right strategies in place to give you more freedom and choice, both now and in the years ahead.



Your 50s can open up more possibilities

For many people, this is the decade where years of hard work really start to show.

Your income may be higher, your mortgage lower, your super and investments more substantial. You have also greater capacity to decide what comes next in your life.

The questions start to change in your 50s

You've spent decades building your career, raising a family and getting financially established.
Now, different questions start to matter.



**How much do we actually need
before work becomes optional?**



**Are we actually on track - and
how can we know?**



**We're earning more than ever.
Why doesn't it feel like we're
getting ahead?**



**Should we still be paying down the
mortgage, or should that money be
doing something else?**



**We've built up a decent amount
in super. Are we making the
most of it?**



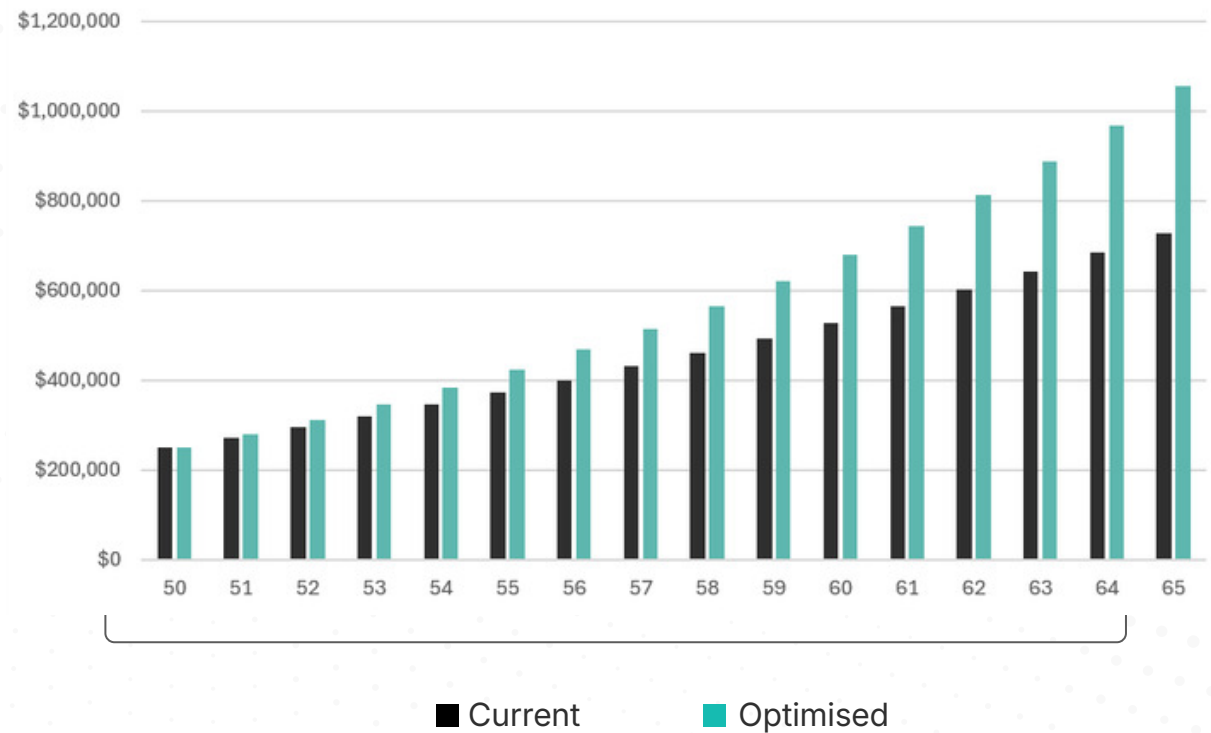
**Could we retire at 60
years old instead of 65?**

**Your 50s are when these questions stop feeling distant. And when the answers can
make an enormous difference.**

Two Paths to 65

This is a critical period for investing for growth, before you need to start investing for safety.

A 50yo with a \$250,000 super balance could miss out on more than \$300,000 of retirement savings by having their super incorrectly allocated for the remainder of their working years. Those 'lost earnings' would fund a meaningful overseas holiday budget for the first twenty years of retirement.



Total Wealth Increase

Year 1	\$6,240
Year 5	\$36,608
Year 10	\$90,396

Your cashflow may be at its strongest as you move through this phase, potentially w/ double incomes and hopefully less spent on education and mortgage repayments.

Saving an extra \$500 per month in the last decade before retirement enables an additional \$720pm of retirement income to be drawn over a period of twenty years.

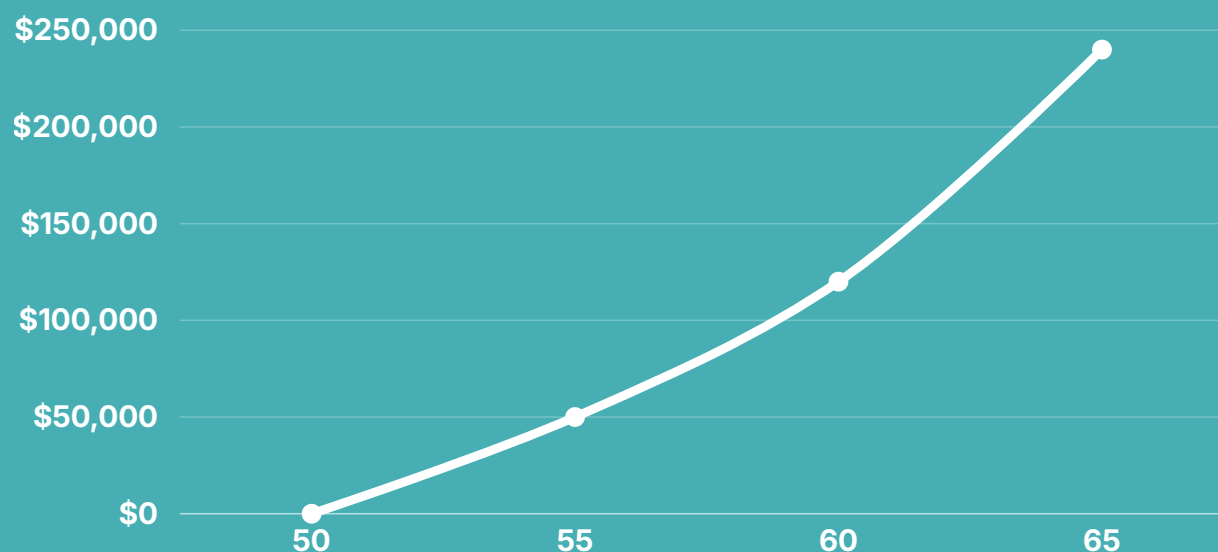
We commonly help our clients to immediately save between \$500pm and \$1,000 per month through simple actions like better budgeting and cashflow management.

As you get closer to being able to access your super, your superannuation balance is starting to feel real, and voluntary contributions take higher priority.

A high income individual that directs \$5,000 of savings into their super each year, can increase their overall wealth by \$222,000 over 15 years.

This is in part achieved by reducing their personal tax bill by \$67,000.

Wealth Increase



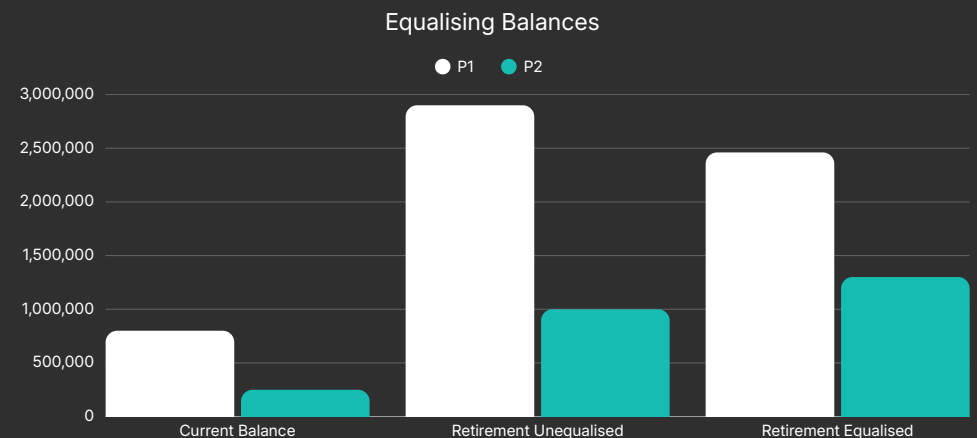


For couples, being more intelligent about evening super balances can make a huge difference.

You've spent your working life paying tax. Don't pay it in retirement.

Many individuals with high super balances are not prepared for the recent tax changes to superannuation. A 55yo with a super balance of \$800,000, may realistically miss out on the 'tax free retirement' they were aiming for.

Equalising super balances between partners can save hundreds of thousands of dollars in tax throughout retirement, and keep your hard-earned money in your own pocket.



You've spent the last 25–30 years

building your financial life.

By your 50s, the numbers are getting bigger. Your income may be at its highest. Your mortgage is getting smaller. Your super and investments may now be measured in hundreds of thousands, rather than tens of thousands.

This changes what good financial decisions can be worth.

Compounding is now working on a much larger pool of money. Tax planning can save serious amounts. Small improvements to how you save, invest and structure your finances can now translate into tens - or even hundreds - of thousands of dollars.

And importantly, you still have 10 to 15 productive years ahead to take advantage of it. But those years are incredibly valuable - and you only get them once. The decisions you make now have time to compound. The decisions you put off don't.

You've spent decades building your financial momentum.

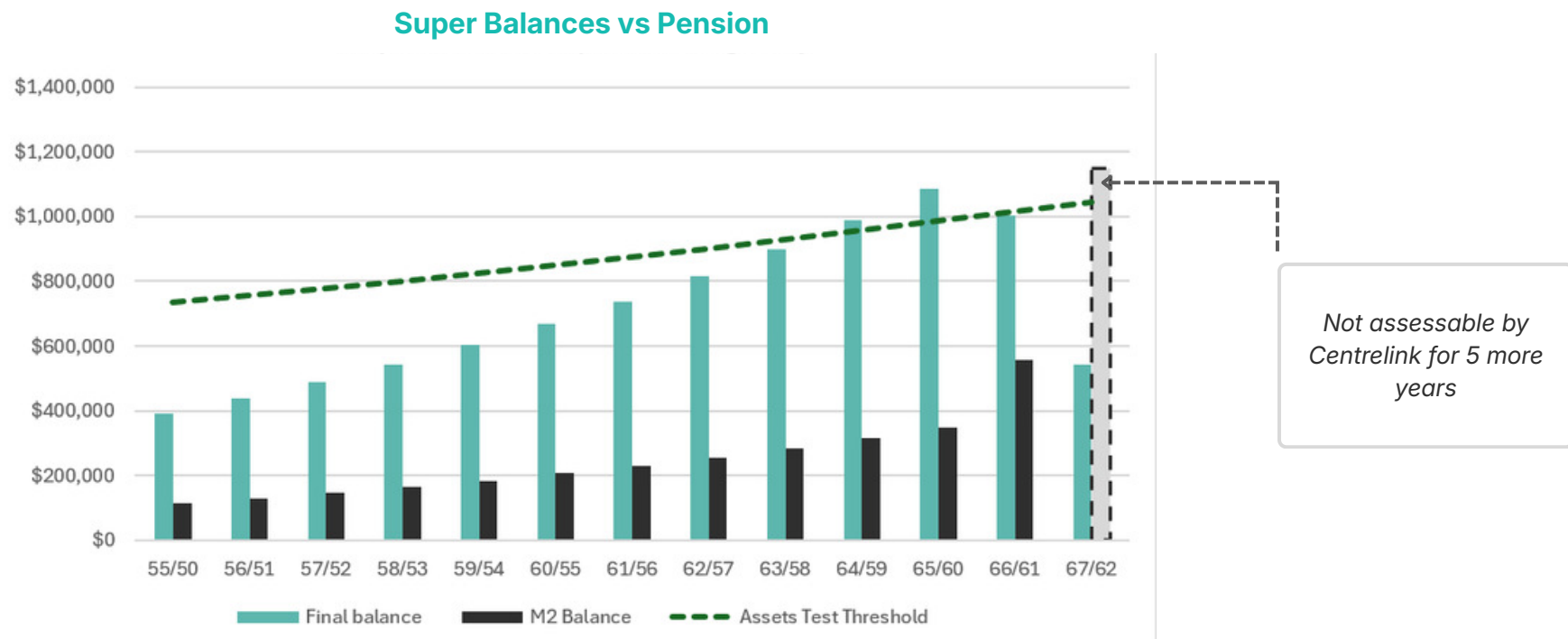
Now is the time to use it.

Careful planning in your 50s can result in Age Pension benefits which you were otherwise not entitled to.

The maximum Age Pension is more than \$30,000 per year. Hoping you'll receive the Age Pension?

A combined super balance of \$360,000 at age 55 puts many on track to be ineligible.

If your partner has a lower super balance, starting to equalise super balances early can ensure that one or both of you are eligible for the Age Pension when you turn 67. We've regularly employed this strategy to ensure that one individual receives full age pension (over \$23Kpa) where they were previously ineligible.



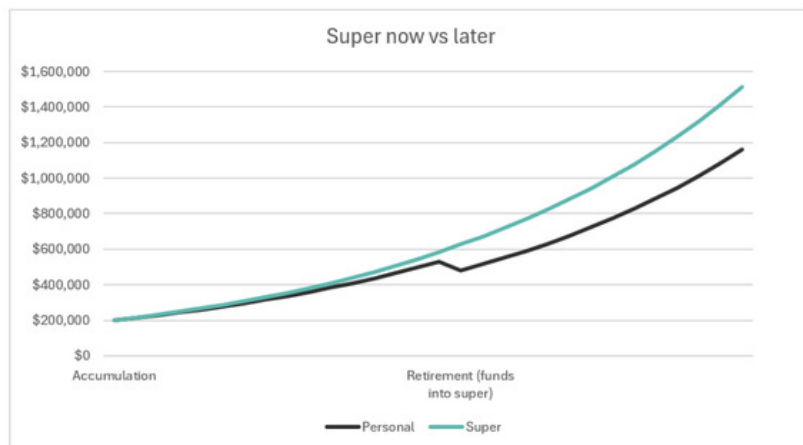
It's time to start thinking about the assets you own (or intend to own), and how these assets will serve you in retirement.

For the average Australian, owning assets in your own name vs inside super is a direct increase in tax payable on investment earnings. And changing your mind on how you structure investments can have a substantial flow-on impact to your financial position.

A \$200,000 investment held personally vs within super, could result in \$65,000 less wealth over 15 years.

If that asset was moved into super at 65 to take advantage of tax free concessions, the personally held strategy put you even further behind.

Strategically selecting your optimal ownership now, can save you a lot later.



\$106,000 in your pocket, or \$154,000 in theirs?

If you still have personal insurance premiums in this phase of your life, we don't need to tell you that they are expensive. This is the time to conduct a fresh analysis and reduce your cover down to the bare minimums of what you need.

For a 55yo who has annual insurance premiums of \$5,000 and makes no changes to their cover, standard annual increases may result in them paying as much as \$154,000 over the next 10 years.

Finding savings of 50% on these premiums and directing those funds to super or investments could increase their balance by \$106,000 in the leadup to retirement.

With these savings, it could be possible to retire up to 24 months earlier than anticipated - just from insurance savings alone.

	Year 1	Year 5	Year 10
<i>Amount saved</i>	\$2,500	\$24,330	\$76,862
<i>Plus investing the savings</i>	\$2,600	\$29,752	\$106,121



What you get when working with us.

NORTHEAST

Direction



Understand where you are today and where you want to be tomorrow.

Clarity

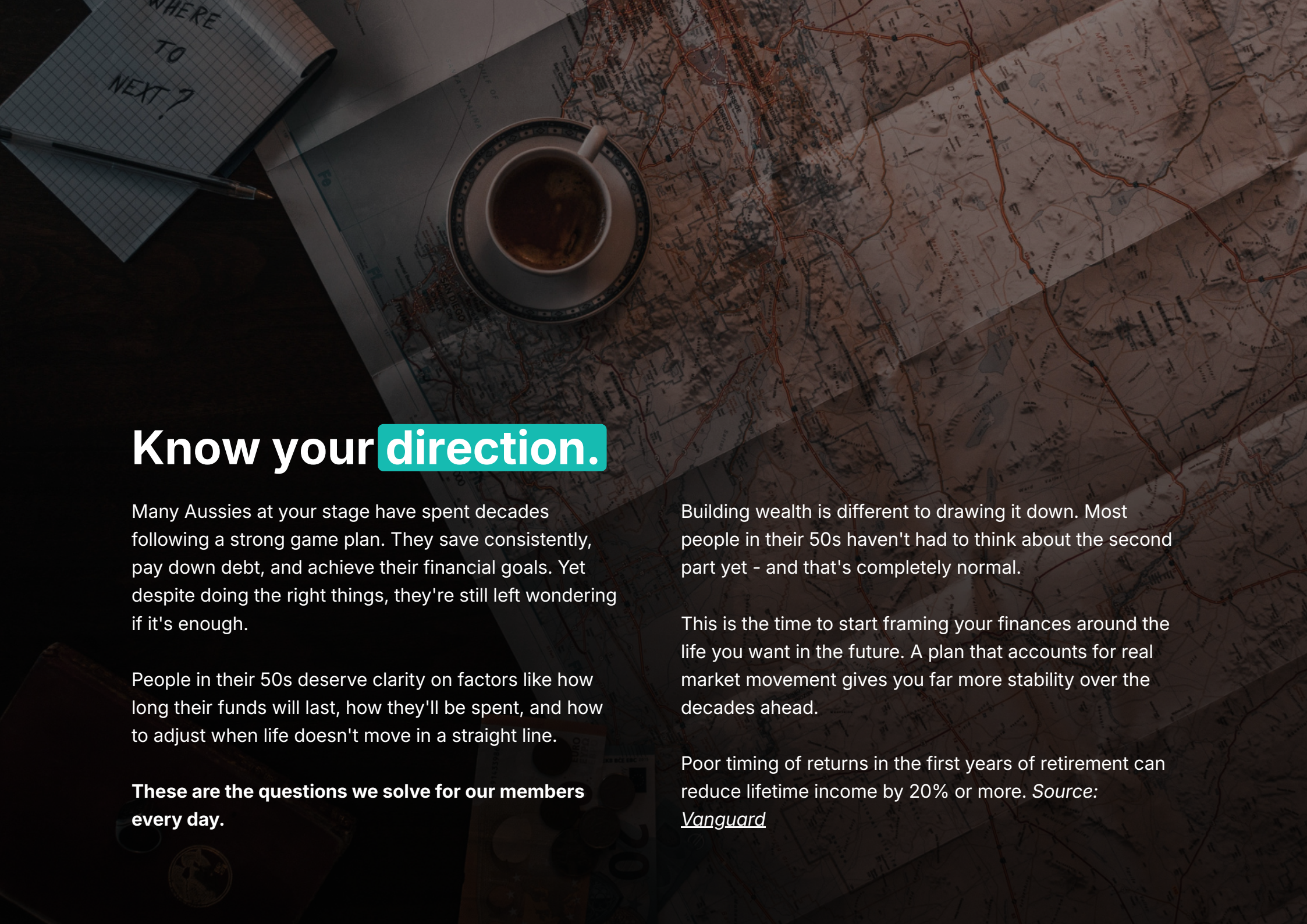


Turn complexity into confidence with advice that's clear, practical and personalised.

Progress



Build momentum with advice that evolves as your life and goals change.

A top-down view of a desk. A large, detailed map of the southwestern United States, including California, Nevada, and Arizona, is spread across the surface. In the upper left, a blue notepad with a pen resting on it has the handwritten text "WHERE TO NEXT?". In the center, a white cup of coffee sits on a matching saucer. The overall lighting is soft and focused on the central elements.

Know your direction.

Many Aussies at your stage have spent decades following a strong game plan. They save consistently, pay down debt, and achieve their financial goals. Yet despite doing the right things, they're still left wondering if it's enough.

People in their 50s deserve clarity on factors like how long their funds will last, how they'll be spent, and how to adjust when life doesn't move in a straight line.

These are the questions we solve for our members every day.

Building wealth is different to drawing it down. Most people in their 50s haven't had to think about the second part yet - and that's completely normal.

This is the time to start framing your finances around the life you want in the future. A plan that accounts for real market movement gives you far more stability over the decades ahead.

Poor timing of returns in the first years of retirement can reduce lifetime income by 20% or more. *Source: [Vanguard](#)*



Build Clarity around Your Financial Plans

Know what your money should be doing.

By your 50s, your finances can become surprisingly complicated.

Super. Investments. Debt. Insurance. Tax. Cash flow. Estate planning.

The problem usually isn't that nothing is happening.

It's that everything is happening separately.

A good financial plan brings those decisions together so you understand what each part of your financial life is doing, and why.

Make **Progress** During This Crucial Decade

Doing nothing is still a financial decision.

There will always be a reason to deal with this later.

Work is busy. The kids need something. Markets are uncertain. Retirement still feels a long way away.

But your 50s are unusually valuable financial years.

Every year gives you another opportunity to save, invest, reduce tax, restructure and compound the benefits of good decisions.

You don't need to have everything figured out today.

But you don't want to arrive at 60 wishing you'd started at 50.

1300 304 314

northeastwealth.com



About

NORTHEAST

Northeast Wealth is a Melbourne-based financial planning practice that has spent many years helping Australians move from financial uncertainty to genuine confidence.

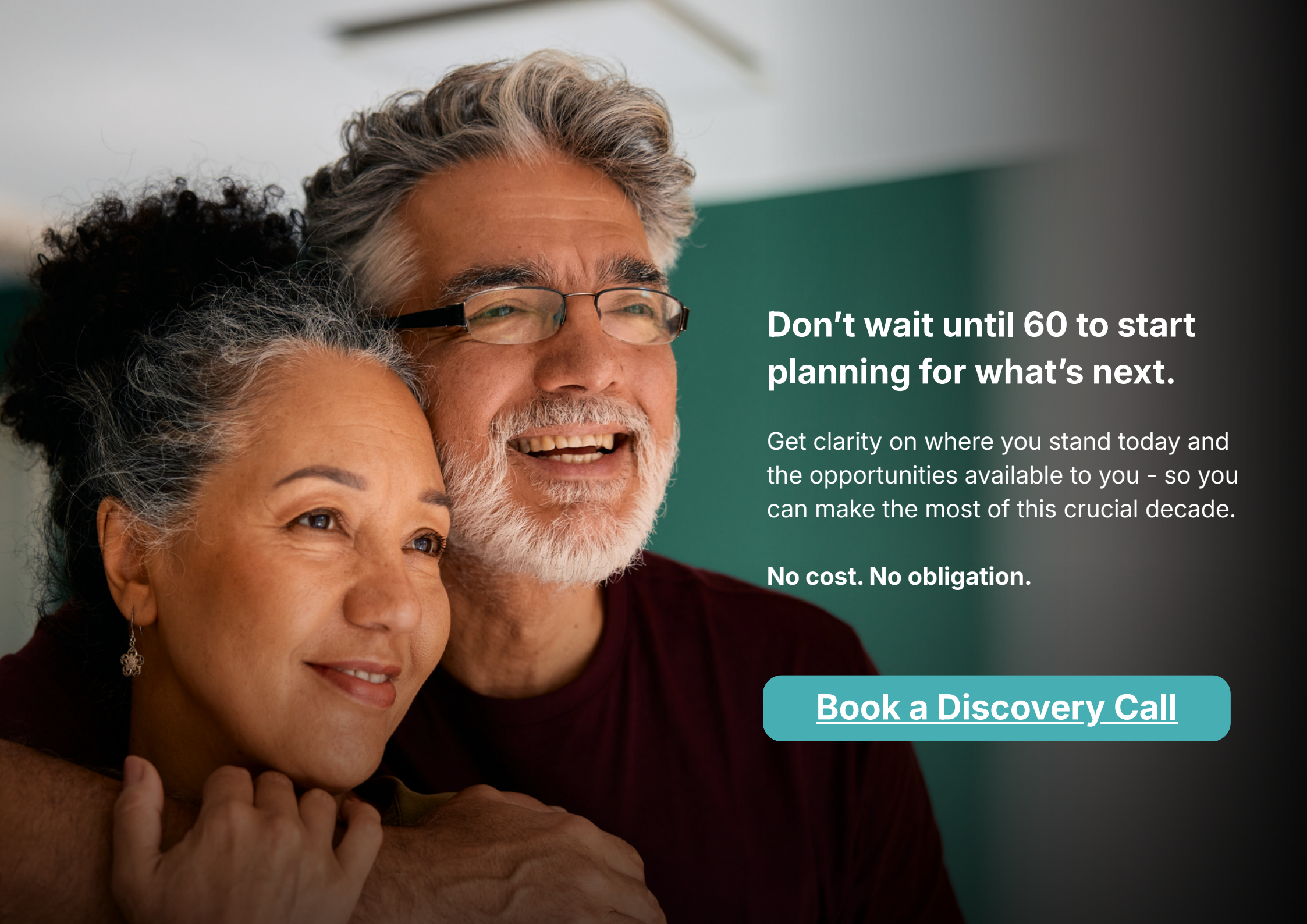
We look at your complete financial picture and build a strategy that's genuinely tailored to your life. We provide advice across areas such as investment management, tax minimisation, superannuation, retirement planning, personal insurance, and debt reduction.

When working with us, you get a team that stays with you. Whatever stage you're at, we cover the ground that matters.



All Northeast portfolios are independently tested against responsible and sustainable criteria prior to being recommended.

1300 304 314
northeastwealth.com.au



Don't wait until 60 to start planning for what's next.

Get clarity on where you stand today and the opportunities available to you - so you can make the most of this crucial decade.

No cost. No obligation.

[Book a Discovery Call](#)



There's **no standard template** for what retirement looks like.

Forget the Jones' next door. Your retirement plans are purely driven by you.

You might dream of travelling the world on first-class flights, buying the dream car, or simply enjoying more quality time with your family and loved ones. We're here to listen, and then develop a plan that makes those goals achievable.

Our team specialises in helping pre-retirees build and execute practical retirement strategies. We'll start with a clear and honest picture of where you stand right now, and the gaps that need closing.