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Retire with Confidence: The Power of Financial Advice

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Retire with Confidence



Retiring with confidence doesn't happen by chance - it's built with clarity, preparation, and the right guidance. Yet for many Australians, the transition to retirement is clouded by uncertainty about income, lifestyle, and long-term security.

The Confidence Gap

When it comes to retirement confidence, financial advice makes all the difference.

Recent research makes one thing clear: professional financial advice is one of the most powerful tools Australians can use to achieve a secure, confident, and enjoyable retirement. It helps turn uncertainty into clarity, unlocks opportunities that might otherwise be missed, and provides a tailored roadmap for living the retirement you've worked hard for.

Over half of Australians (54%) cannot see themselves achieving a comfortable retirement.

Worryingly, this increases for those over 50 (57%).¹

Those without financial advice are also struggling. Unadvised Australians are twice as likely to be extremely or very worried about outliving retirement savings.³

Based on surveys conducted by third parties:

85%

of non-retired Australians who receive advice say they are **on track to meet their retirement goals**. Less than half of those without advice (47%) say the same.¹

40%

of Australians who had previously **met with a financial adviser** said they were **very confident** or **extremely confident** about their ability to fund their desired lifestyle in retirement (compared with 22% of Australians who had never engaged with a financial adviser).²

77%

of advised retirees are currently enjoying their retirement, as opposed to unadvised respondents (52%)⁴

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These figures highlight a simple truth: professional financial advice isn't just helpful. It's essential for building confidence and achieving retirement goals.

Outcome	with advice	without advice
Financially prepared for retirement ¹	70%	30%
Feel on track to meet goals ¹	85%	47%
Enjoy retirement ⁴	77%	52%
Cost of living stress ³	19%	35%

The Reality Check

Despite the proven benefits of advice, more than half of Australians (54%) can't see themselves achieving a comfortable retirement - rising to 57% for those over 50. For many, this means approaching retirement with uncertainty instead of confidence, and risk instead of readiness.¹

The Risks of Informal Advice

Research released by The Association of Superannuation Funds of Australia (ASFA), the voice of super, reveals that only 51% adult Australians, including around 60% of those aged 65+, have consulted any source of information on preparing for retirement.⁵

In the absence of professional advice, many Australians turn to family, friends, or social media for guidance. While these sources are often well-intentioned, they typically provide fragmented ideas rather than a comprehensive strategy. This can lead to missed opportunities, inconsistent decisions, and unnecessary uncertainty.

Retirement Happiness and Income Security

A secure income stream provides something invaluable in retirement freedom. When you know your essential expenses are covered, you can focus on enjoying life rather than worrying about market movements or longevity risk.

According to the Challenger Retirement Happiness Index, 78% of Australians over 60 say they'd feel happier with a guaranteed income for life. It's easy to see why: knowing your income is secure takes away a lot of stress. On the flip side, those without professional advice are twice as likely to worry about outliving retirement savings (35% compared to 19%).³

The bottom line

Financial advice isn't just about numbers. It's about confidence. It helps create certainty, reduce stress, and make retirement something you can truly enjoy.

Taking control of Your Retirement Timing

Retirement timing is one of the most personal financial decisions you'll ever make and, advice gives you choices.

Australians who seek advice are twice as likely to retire at a time that suits them⁴, rather than being forced to work longer than planned. By bringing clarity to your goals, income and long-term strategy, advice enables confident decision-making, putting you firmly in control of your retirement journey.

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Actionable tips to retire on your terms

- 1 Start planning early**
The earlier you begin, the more options you create
- 2 Set clear goals**
Lifestyle, travel, income and flexibility
- 3 Consider income you can rely on**
Explore guaranteed or lifetime options
- 4 Review regularly**
Adapt your plan as life changes
- 5 Work with a professional**
Guidance brings clarity and confidence

Start building the retirement you imagine

Whether it's more freedom, more travel, or simply more peace of mind, the retirement you want begins with the decisions you make today.

Retirement is a major life transition that deserves thoughtful preparation. With a clear, personalized plan, you can embrace your retirement lifestyle without financial worry, knowing you've built a foundation for security and fulfillment.

Uncomplicated advice

Let's work together to make your retirement goals a reality.

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References

¹ Rethinking Retirement Report 2025

² Vanguard - How Australia Retires 2025.pdf

³ Challenger Retirement Happiness Index

⁴ The Rethinking Retirement Report 2024

⁵ 2111003 ASFA Research Note.indd

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