

As winter draws to a close, spring has arrived with a burst of energy! It's the perfect time for a bit of spring cleaning—not just around the house, but in your financial life as well. If you've been putting off reviewing your finances or exploring new home loan options, now is the ideal time to get started. And that's where we come in.

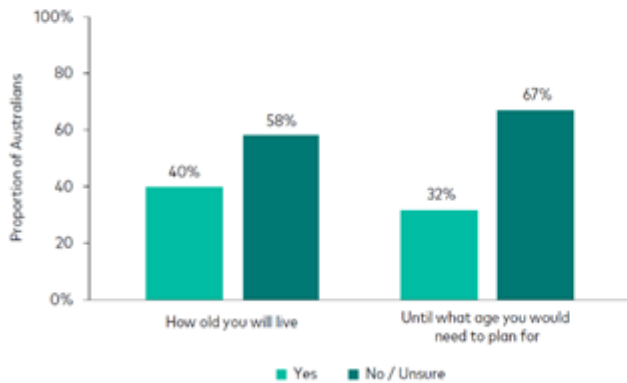
But before we dive into business, we have some exciting news to share. Todd, one of our advisers, and his partner Zoe have welcomed a new addition to their family. Baby Harvey made an early entrance this month, arriving safe and sound. A warm welcome to little Harvey, the newest member of the Tempus family!



As highlighted earlier, reviewing your finances and planning for the future often takes a back seat. However, it's crucial to start considering your retirement plans—how much is enough, and will your money last to support the lifestyle you envision? The article below serves as a helpful prompt to begin thinking about these important questions. We're always here to discuss your personal situation, whether it's your own retirement, or planning for your parents, grandparents, or even your children.

Many Australians have a fear of running out

Responses to the questions: "Have you thought about how old you will live" and "Have you thought about how long you would need to plan for in order for your money to last"



Longevity risk is a growing concern for many working Australians as well as retirees. Vanguard's 2024 *How Australia Retires* research shows just how real, and prevalent, that fear is among many Australians who are still working, or who have already retired.

Almost three in five retirees believe they have a 40% or greater likelihood of outliving their retirement savings...

Additionally, almost one in five retirees believe they are at significant risk, with a perceived 90% or greater likelihood of running out.

Perhaps more concerning, one in two retirees do not know how much they can spend each year in order to not outlive their savings. Click [here](#) to continue reading.

Home / Investment Loans – How can we Help?

Now is the perfect time to review your current loan or explore new financing options. We can help you understand what you can afford, estimate your repayments, and find the best loan structure for your needs. The process is straightforward and quick, giving you clarity on your options in no time.

If you're paying more than 6.25% on your home loan, it's crucial to speak with our mortgage specialist, Sam Drury. By simply switching to a rate of 5.79%, you could save up to \$365 a month on your repayments and shave up to 4 years off the life of your loan.

Loan Amount of \$750,000	
Repayment rate	Repayments per month
5.94%	\$4,395
6.54%	\$4,760

To all those Dad's out there, have a great day on Sunday! If you would like to chat about your personal situations, please click on the link below and we'll be in touch.



W www.tempuswealth.com.au

E advice@tempuswealth.com.au

your advice for life

P 02 9195 3770 | F 02 9195 3771

PO Box 796, Sutherland NSW 1499

Level 1, 550 Princes Highway, Kirrawee NSW 2232