

Happy New Year!

Our Tempus Team enjoyed a great break over Christmas and New Year and have come back refreshed and ready for a great 2021.

With the beginning of a new year, it's always good to refresh and plan for the year ahead. Our article, **Five Financial Goals for the New Year** is a great place to start with some excellent, simple ideas for you to hit those financial goals this year.

For those that are starting to think / plan for retirement, whether it's 5 years away or 1, it's always good to plan and get some sound financial advice to set you on the right path to achieve your retirement needs! Check out our article on things to consider and how important it is to chat to one of our specialist retirement planning advisers.

Speaking of retirement planning, from 1 July 2021 the Pension Transfer Balance cap increases from \$1.6M to \$1.7M. If this is something that could potentially effect you, [click here](#) for your adviser to contact you to discuss your personal situation and timeframes for maximising this benefit.

[Five Financial Goals for the New Year](#)

The New Year is a great time to set some good financial goals



[Retirement the 'number one trigger' for financial advice](#)

Approaching retirement still remains the top reason for seeking advice from a financial planner, with healthcare costs, outliving their savings and aged care costs some of the biggest concerns, according to a recent research paper.

