

We hope you are all enjoying having kids back at school and life returning to the new normal. The Tempus team are back in the office and welcoming clients who prefer face to face meetings working within the COVID19 guidelines.

### Three behavioural factors that can affect retirement spending

Retirees work hard to build up their nest egg but many are hesitant to spend it when the time comes. Here are three behavioural factors that affect retirement spending and how you can overcome them to ensure you make the most of your later years.



### SMSFs flagged on updates to contribution measures in upcoming super bill

The new recently introduced bill on enhancing superannuation outcomes has provided a further update on how the government will implement its new contribution rules along with its potential effect on contribution strategies for SMSFs.



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