



4. OPTIMISE DEBT

FOR A GREAT RETIREMENT *Lifestyle*

**CONSIDER
OUR RISK
PROFILE TIME
FRAME**

For example, a 30-year loan at 60 may not be possible

**PAY THE BAD
DEBT BACK
FIRST**

Bad debt is where there is not a tax deduction

**USE LOAN
FEATURES**

To reduce interest & minimise tax

**MANAGEABLE
REPAYMENT**

With a buffer for interest rate increases and when income reduces when retiring

**MANAGE THE
RISKS**

Such as loss of income or, when investments fall in value as well as what assets are used as security



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