



## Totally Integrated Financial Planning Pty Ltd

Australian Financial Services Licence No 230458  
Australian Credit Licence No 230458  
ABN 12 062 230 424

# TOTAL FOCUS



**Georgie Morris**  
Certified Financial Planner®

Authorised Representative  
Number 237760  
Diploma of Financial Planning  
Diploma of Financial Services  
(Financial Planning)  
Certificate III Information Technology



**John Mc Inerney**  
Certified Financial Planner®  
Managing Director

Authorised Representative  
Number 237758  
Diploma of Financial Planning  
Graduate Diploma of Computer Education  
Diploma of Education Technology  
TACTC, TPTC



## Australians are topping up their super

Almost one third of Australians topped up their super in the last 12<sup>1</sup> months, contributing additional funds over and above employer contributions, according to MLC's Australia today report.

It's a positive sign that Australians are taking proactive steps to plan for a comfortable retirement lifestyle, rather than relying on government support or an inheritance. With the average life expectancy extending into our 90s, we're living longer and our super will need to last – that's if we want a comfortable retirement.

### Super to see you through retirement

Super is increasingly on our radar, with more than half of Australians believing their superannuation will be enough to see them through their retirement.

Those with financial planners/advisers (76%) and those with accountants (63%) were much more likely to agree that they expect to rely on their superannuation in retirement rather than government support.

So what's the big deal about super? A healthy super balance could enable you to retire early, access more lifestyle choices in retirement, have more control over how much you can spend and potentially provide more enjoyment of life once you finally stop working.

### More people are exerting control over their super

The Australia today report revealed that over one quarter, or 27%, of Australians consolidated their super during the 12 months prior to the research. Exerting control over your super can help you grow your savings faster.

Sources: MLC and IPSOS, Australia today report, Aug 2016.  
1 12 months prior to the Australia today research in field.

Continued page 2



#### HEAD OFFICE

PO Box 282 Bentleigh Victoria 3204

T: 03 9563 9969 F: 03 9563 9965  
johnmcinerney@tifp.com.au  
georgiemorris@tifp.com.au