

## From the Rask Podcast

# *25 retirement questions to ask your financial adviser*

1. **Do I need a Financial Planner?**
  - [Owen Rask's Guide to Finding a Financial Adviser](#)
2. **How do I know if the financial planner is legitimate?**
  - [Financial adviser register \(MoneySmart\)](#)
3. **What qualities should I look for in a Financial Planner?**
  - [Finding a financial adviser \(MoneySmart\)](#)
4. **What is the minimum wealth threshold to seek advice from a Financial Planner?**
  - [Do you need financial advice? \(MoneySmart\)](#)
5. **Do you accept commissions?**
  - [Types of financial advice \(Rask\)](#)
6. **How do I get my partner more involved in the financial decisions for our retirement?**
  - [Relationships & Money: how to start conversations with money \(Rask\)](#)
7. **Do I have enough to retire?**
  - [Retirement planner \(MoneySmart\)](#)
  - [Comfortable retirement standard \(ASFA\)](#)
8. **How do I know if I have a good superannuation fund?**
  - [Choosing a super fund \(MoneySmart\)](#)
9. **When is a good time to retire?**
10. **How do you know it is the right time to retire?**
  - [6 tips start retirement planning \(Australian Super\)](#)
11. **Is property a good investment to help fund my retirement?**
  - [Owen Rask's passive income report](#)
12. **Should I prioritise the repayment of my mortgage or my superannuation contributions?**
  - [Paying off your mortgage or contributing to super \(MoneySmart\)](#)
13. **In my 50s/60s/70s, what should I do over the next 12 months to help prepare for retirement?**
14. **Do I still need personal insurance?**
  - [Rask Podcast: Personal insurance](#) – podcast with 2 financial advisers
15. **When is a good time to cancel personal insurance?**
  - [Rask Podcast: Personal insurance](#) – podcast with 2 financial advisers

- [Reviewing your insurance \(MoneySmart\)](#)
- 16. Will I be eligible to apply for the Centrelink Age Pension?**
- [Age Pension eligibility \(Services Australia\)](#)
- 17. How do I get an assessment?**
- [Centrelink financial information service \(Services Australia\)](#)
- 18. Are there other entitlements in retirement I should be aware of?**
- [Other retirement benefits \(Services Australia\)](#)
- 19. How should I prepare/position my assets to improve my prospects of accessing the Age Pension or other entitlements?**
- [Income and assets tests for Age Pension \(Services Australia\)](#)
- 20. How much does Aged Care cost?**
- [Costs of aged care \(My Aged Care\)](#)
- 21. How do you financially prepare for the possibility of going into Aged Care in the future?**
- [Planning for aged care \(My Aged Care\)](#)
- 22. What is Aged Care, and how is it accessible?**
- [What is aged care? \(My Aged Care\)](#)
- 23. What can they access for those who do not need full-time care?**
- [Home care packages \(My Aged Care\)](#)
- 24. What is my preservation age?**
- [Preservation age \(ATO\)](#)
- 25. Do you have a financial or professional opinion on things like 55+ Retirement Villages?**
- [Retirement villages \(MoneySmart\)](#)
- 26. What are some strategies to help bridge the gender divide on super?**
- [Women and super \(MoneySmart\)](#)
- 27. How can I help boost my partner's super?**
- [Boosting super \(MoneySmart\)](#)
- 28. In a practical sense, how do I actually access super?**
- [Accessing your super \(ATO\)](#)
- 29. Should I commence an Account-Based Pension?**
- [Account-based pensions \(MoneySmart\)](#)
- 30. What is an account-based pension?**
- [Account-based pension calculator \(MoneySmart\)](#)
- 31. Why do I need to withdraw a certain percentage, and how is that done in practice?**
- [Minimum pension payments \(ATO\)](#)
- 32. Do I just transfer money from an SMSF bank account to my personal bank account?**

- [SMSF pensions \(ATO\)](#)

**33. Should my investment approach change when I retire?**

- [Investment options in retirement \(MoneySmart\)](#)

**34. Is property a good investment in retirement?**

- [Property investment \(MoneySmart\)](#)

**35. Should I start an SMSF?**

- [Setting up SMSF \(ATO\)](#)

**36. What is estate planning (wills, super rules, etc.)?**

- [Estate planning \(MoneySmart\)](#)

**37. What happens to my super when I pass away?**

- [Super death benefits \(ATO\)](#)

**38. How do I avoid certain people getting their hands on my super?**

- [Binding nominations \(MoneySmart\)](#)

**39. What is gifting and when should I start?**

- [Gifting \(Services Australia\)](#)

**40. What are PAFs and charitable trusts?**

- [Philanthropy and charitable trusts \(ATO\)](#)