

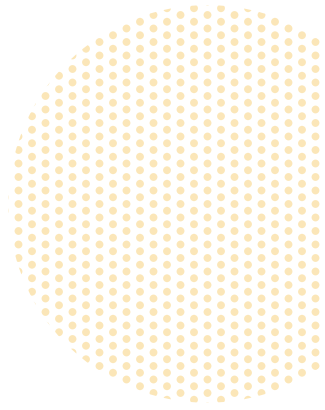
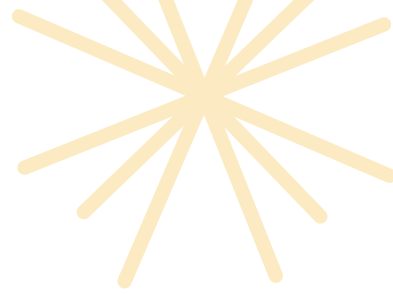


How we work with accountants

Providing accurate
answers to life's biggest
financial question.

[Jubilacion.com.au](https://www.jubilacion.com.au)





When your clients ask the **big questions**

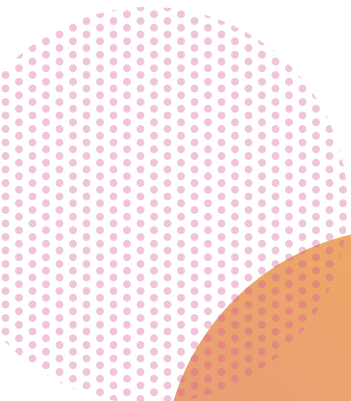
Your clients will at some stage ask the inevitable question: “how much money do I need to retire?”

It’s an important and valid question. Your clients have spent their working lives accumulating wealth knowing that there will come a time when they want to or have to stop working. Importantly, they want to know they’ve made the right moves to live a comfortable lifestyle and to be able to care for their loved ones.

But calculating how much is enough is a difficult question. No two people’s situations are the same.

There’s no simple “formula” to rely on. There are general rules, such as the oft-cited magical number of needing \$1 million, or the concept of setting a budget based just on investment income. But these are inaccurate. Before leaving the workforce, each client needs to know they will be safe long term, taking into account their financial circumstances, age, lifestyle goals, health, and the risks that come with markets and inflation, just to name a few.

You want to be able to give your clients trusted answers and confidence.



How much
money do I
need to retire?

Can I afford
to retire now?

What returns
should I assume?

The big retirement questions

What lifestyle
can we afford
when we stop
working?

What should
I allow for
inflation?

Can I afford to
< **insert goal** > without
risking my lifestyle in
the future?

Have you been asked one or more of these curly questions?
Jubilacion is a partnership with accountants to provide answers
and peace of mind for your clients.

Retirement should be a time to celebrate

Jubilacion is a new service from **Apricot Actuaries** who work with hundreds of accounting practices across Australia. We have a proven method to help people remove the uncertainty and fear surrounding retirement decisions. Our modelling is grounded in the knowledge that our business has the capabilities and resources to deliver clear solutions to clients.

Our approach and process means empowering people to plan their retirement at whatever stage of life they choose. It means demystifying a confusing concept to allow people to create a personal, actionable plan for themselves to achieve or balance their life goals. Jubilacion considers all the factors, crunches the numbers, and using our risk models, determines a safe spending number. We call this our Financial Freedom Report.

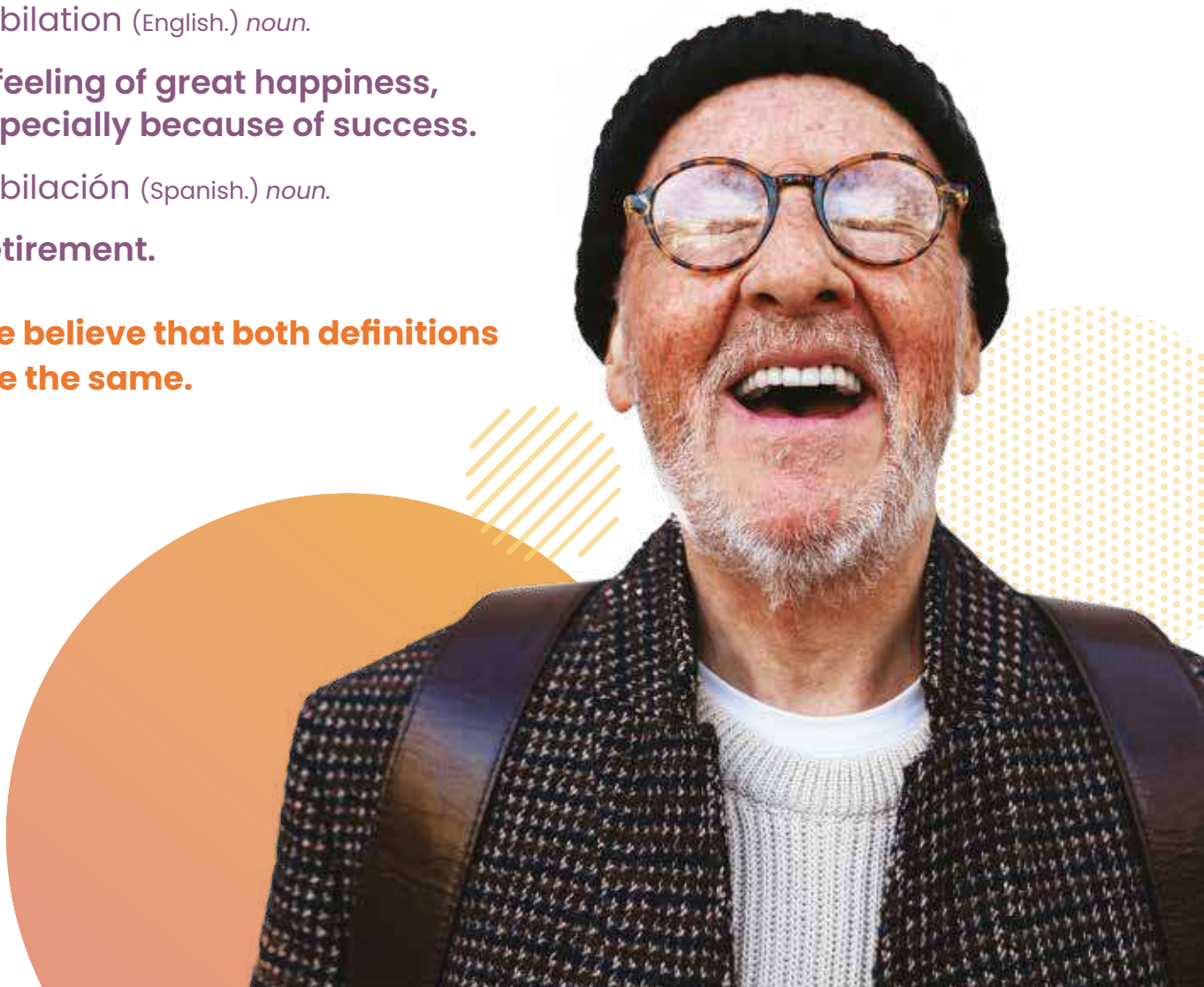
Jubilation (English.) *noun*.

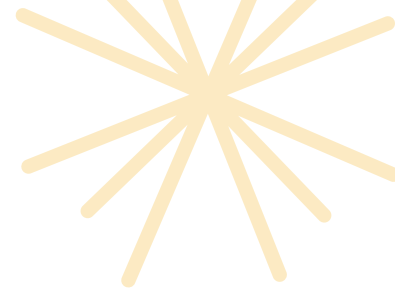
A feeling of great happiness, especially because of success.

Jubilación (Spanish.) *noun*.

Retirement.

We believe that both definitions are the same.





How it works

1. We calculate a personalised safe-spending level for life

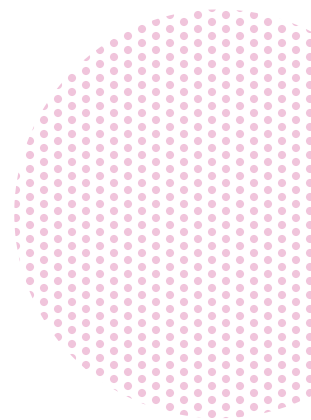
Spend safely and live confidently, even if living costs go up, markets fall, or you live longer than average. Our assumptions are signed off by actuaries.

2. We explore the 'what-if' scenarios that matter

We consider risk and uncertainty when it comes to life's big choices, such as working part-time, receiving, or leaving an inheritance, or selling a business or property.

3. We empower people to set an actionable plan for their lifestyle goals

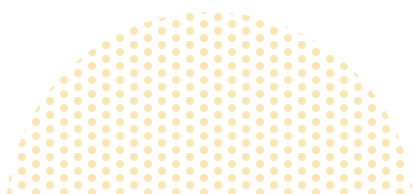
Visualise the big picture and take the right steps to achieve the future you want.



Numbers that make a difference: Example

Category	Description	\$ per year	For life, increasing with CPI*
Your goal	What you told us	\$60,000 + extras	
Safe spending	The amount you can spend in retirement - with 95% confidence	\$82,000 + extras	
Variable spending	A budget for what you can spend 'on average' in addition to this. You would have to be prepared to forfeit this amount if market performance was poor	\$12,000	

Total = \$94,000 + extras





Together, we can deliver answers that matter

Working with accountants means we can help people accurately determine their retirement income, factoring in lifestyles and risk. It's a partnership that delivers freedom from the ambiguity and confusion that surrounds long term retirement outcomes.

Working with us is simple.

- 1. We want to develop a relationship that supports you.** Refer clients to us who are asking the big questions. We'll give them the red-carpet service.
- 2. We charge a fixed fee for our service.** There are no ongoing fees or retainers. Clients are welcome to come back a year later for an update but there is certainly no obligation to do so. We are there when they need us.
- 3. We do not sell or promote financial products.** Our modelling focusses on the safe-spending level each client can have for life - considering the future. It's based on the client's existing investments, unless they have something in mind that they ask us to test for them.
- 4. Our goal is to provide peace of mind and empower people to set their own actionable plans for their lifestyle goals.** We help people to visualise the big picture and take informed steps to achieve the future they want.
- 5. Integrity is our life.** Jubilacion is run by actuaries. You can be confident that we specialise in what we do, leaving you to focus on what you do best - knowing you have a solution for your clients' Big Retirement Questions. We operate under the professional code of conduct of the Actuaries Institute.

Pricing

Our pricing is a fraction of what you'd pay for traditional financial advice (the average financial planner costs \$4,250 + an ongoing percentage of your assets). Our services start at \$350 for an initial consultation (Intro package).

Considering the amount of money people have in superannuation and other assets – a personal Financial Freedom Report, along with our video calls, bring confidence and empowerment. Some would say that peace of mind is invaluable.

Our focus is on scenario modelling and education to empower your decisions – we do not recommend products. We are not financial product advisers. We're actuaries. Actuaries are highly sought-after professionals who develop and communicate solutions for complex issues.

Whether you'd like to enquire about our \$350 stand-alone consultation (Intro) – or one of our more detailed packages (Simple/Full/Advanced) where we help you configure your retirement to fit your needs – a member of our friendly team is on hand to talk you through our different pricing categories.

We can be reached Monday-Friday 9-5pm on (03) 6240 1575. Alternatively, drop us an email at enquiries@jubilacion.com.au

Let's get started

We are happy to introduce you to the service by offering it free to one employee from your firm.

We can send you a **Financial Freedom Report** so you can see what we are delivering to clients on your behalf.

Join us for regular webinars about how to answer the big retirement questions.

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