

Client profile: Fund an ideal retirement	
Name:	Margaret Thompson
Age:	65
Status:	Retired
Timeframe:	20+ years in retirement, with a focus on estate planning.
Financial situation:	Accumulated superannuation balance in a zero-tax rate environment.
Objective:	To fund an ideal retirement lifestyle while providing assets for future generations through effective estate planning.



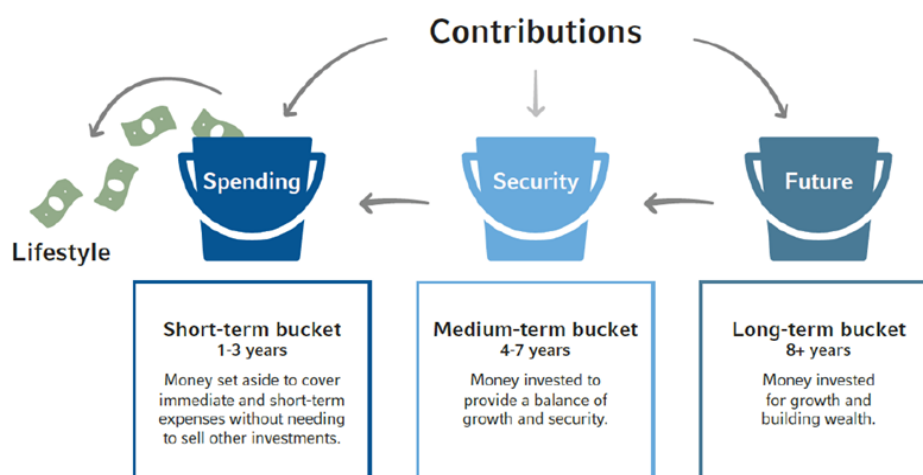
Investment strategy overview

Margaret’s financial adviser suggested a bucket strategy that incorporates a geared managed portfolio in the future bucket to help her achieve her retirement and estate planning goals. This approach balances her need for stable income while allowing her to grow her assets over the medium to long term, ensuring her money lasts as long as possible.

Margaret’s adviser sets up her three buckets as follows:

Bucket 1 - Spending	Invested \$100,000 in a high-interest savings account and short-term bonds to cover expenses for the first 1-3 years.
Bucket 2 - Security	Allocated \$500,000 into a balanced fund with a mix of stocks and bonds to meet ongoing living expenses and provide inflation protection.
Bucket 3 - The Future	Invested \$400,000 in the Russell Investments Geared 120 Managed portfolio to target long-term growth and future estate needs.

How a bucket strategy works for Margaret



Conclusion

By implementing this comprehensive bucket strategy and including Russell Investments Geared 120 Managed Portfolio as part of the long-term bucket, provides an opportunity to boost growth potential through a selected mix of assets and leverage. Additionally, the power of compounded returns over time can further increase overall growth. With this approach, Margaret is well-equipped to enjoy her retirement while safeguarding her legacy for future generations.

WHAT YOU NEED TO KNOW

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