



AVENUES

5 WAYS TO MAKE YOUR LIFE MORE SIMPLE

Time passes by so quickly that sometimes before we can cross the first item off our to-do list we've already added another. Here are some easy steps you can take to help simplify your life.

If managing life's everyday complexities only seem achievable when you're daydreaming about the chef, cleaner, personal assistant or nanny that you don't have, you're probably not alone.

And, if 'turbulent' is the way you'd describe your day-to-day routine, these tips may help you get back the hours you need for the things that matter most.



5 WAYS TO MAKE YOUR LIFE MORE SIMPLE CONTINUED

1. Organisation – the Holy Grail

Planning yours or the family's life can take a lot of headspace so it's important to unload your brain and write things down – and with technology on your side; being organised doesn't have to mean being "old school".

There are plenty of great digital apps available to help you and your family stay on track, some of them allow you to share lists and calendars across all of your devices.

And when it comes to being organised, less can often be more. Why not keep your mail and filing to a minimum by switching to online statements? Going paperless is faster, more convenient and better for the environment.

2. Manage your money

Being busy can often be a good excuse to put off small tasks that can help you be better off financially – the key is to start small and pick off the 'easy' jobs.

A great first step is to create a budget, start with budget planner calculator. Be realistic, don't spend what you haven't got and automate bills and savings on or near pay day to ensure you're left with just the right amount of spending money.

Another easy task is consolidating your super. Most of us can say that we've changed jobs or moved homes at least once in our lives and this can often

result in losing contact with your super fund/s. Having your super in one place means you can stay on track of your retirement savings and avoid multiple fees and charges.

3. Work on the inside out

Keeping a focus on your own health and wellbeing may help curb disruptions like illnesses. A balanced meal plan, getting enough sleep and regularly blocking out time for physical activities like the gym or a walk in the park may help with a range of things like increasing your endorphins or improving your mood and energy levels.

If finding the time is a pressure point, consider services like Hello Fresh or Lite 'n Easy to take care of your meals for you – remember, there are plenty of options and providers so make sure you shop around to find the best one that suits your needs.

Also look at incidental exercise opportunities in your daily routine – like getting off the bus or train one stop early and walking the rest of the way.

4. Let someone else do it

If all else fails, outsource. Supermarkets now deliver to your doorstep, so you no longer have to waste hours on the weekend trawling the aisles.

And, don't forget to delegate. For odd jobs you need help with, check out Airtasker, an online marketplace where you can

outsource anything from tidying up your resume to assembling Ikea furniture. Or reach out to the family, older kids can get away with doing more sophisticated chores like mowing the lawns or washing the car.

5. De-clutter your home and mind

A tidier home, car, wardrobe and work station can make a big difference. Research reveals that crowded physical spaces impact your ability to focus and relaxⁱ. An added bonus is when you have a place for everything; you're also less likely to misplace your keys.

Your mind may benefit from space as well. Disconnecting from your phone, emails and social media can be essential for your health, wellbeing and sanity. Venture outside or listen to some good music, catch a comedy or see a friend uninterrupted. It's important to factor in time for yourself.

We can help you take the load off

Finances can take up a big part of your life, speak to us to explore some of your options. Taking care of your finances may help free yourself up to do more of what you love.

ⁱ <https://unclutterer.com/2011/03/29/scientists-find-physical-clutter-negatively-affects-your-ability-to-focus-process-information/>

© AMP Life Limited. This provides general information and hasn't taken your circumstances into account. It's important to consider your particular circumstances before deciding what's right for you. Although the information is from sources considered reliable, AMP does not guarantee that it is accurate or complete. You should not rely upon it and should seek qualified advice before making any investment decision. Except where liability under any statute cannot be excluded, AMP does not accept any liability (whether under contract, tort or otherwise) for any resulting loss or damage of the reader or any other person.

Produced by AMP Life Limited and published on 11 December 2015.

NOT WITHOUT MY SMARTPHONE

The nation's fixation with logging on has people glancing at their devices more than 440 million times a day.

Digital devices in Australia have not only changed the way we communicate, but how we socialise, plan, work, transact, access information and entertain ourselves—not to mention, multi-task!

The advancement of digital technology has also given rise to improvements in education, personal development and, in some ways, reduced our impact on the environment, such as reducing our reliance on printed material.

The rapid evolution of the mobile phone is a prime example, with the 'brick' phones of the late '80s, which cost over \$4,000 a popⁱ, now replaced by affordable, pocket-sized mini computers offering 24/7 connectivity.

With around 80% of Australians in possession of a smartphone todayⁱⁱ and the marketplace of digital devices continuing to grow, we look at what impact digitisation is having on our daily routines.

Digital activity in Australia

Figures from a 2015 report published by The Australian Communications and Media Authority show:

- 92% of people are internet users
- 54% of internet users engage in blogs and online communities
- 68% use three or more devices to go online and 23% use five or more devices
- 70% connect via mobile, 68% via laptop, 62% via desktop computer and 50% via tablet
- 49% of employed people work in some form of digital capacity
- 10.85 million people made an e-commerce transaction within a four week period.

Figures from the Australian Bureau of Statistics show that the most popular use for the internet is educational activities, particularly among older children. A recent study by Deloitte also highlighted that 340,000 terabytes of data is being downloaded every month in Australia and that figure is increasing.

Obsessive behaviour

The fascination with smartphones reflects a craving to connect—particularly with one third of the population checking their device within five minutes of waking up in the morningⁱⁱ.

The fixation with logging on, coupled with the growing fear of missing out, has Australians looking at their smartphone more than 30 times a day on average—56 times a day for younger adults and more than 440 million times a day collectivelyⁱⁱ.

Devices and apps are simplifying, yet encroaching on everyday life, with 88% saying they use a device on public transport, 92% at work, 88% when talking with friends, and alarmingly 42% while drivingⁱⁱ.

Online transactions

While people may be looking at their phones more than what's going on around them, digital devices in many respects are saving us time and making things easier.

For instance, more people are banking, conducting financial activities and purchasing goods and servicesⁱⁱⁱ online, and this is also driving new mobile, online and smart-pay systemsⁱⁱ.

However, cyber security is still a perceived concern for some people, despite 40% of smartphone users making an online payment in the past yearⁱⁱ.

AMP has taken steps to ensure our customers' online experience is a safe

and secure one. Plus, we enable you to access financial information your way—via smartphone, tablet or desktop computer.

On the bandwagon

While older generations have been slower to adopt online devices in comparison to younger age groups, that's quickly changing.

More than 25% of people over age 55 are now using smartphones to connect via social media—a 45% increase on 2014. And 95% of all users, including grandma and grandpa, are using smartphones to take photos, including selfiesⁱⁱ.

The speed at which technology is changing is undeniably exciting—and at times—overwhelming. The evolution of smart game consoles, TVs, watches, digitised cars and fitness bands are proof that the expansion of the digital marketplace is not slowing down.

And, if you look at Australia's take up rates, it doesn't appear that our appetite for new technology is waning either.

i The Australian Mobile Telecommunications Association

ii Deloitte Mobile Consumer Survey 2015

iii The Australian Communications and Media Authority

© AMP Life Limited. This provides general information and hasn't taken your circumstances into account. It's important to consider your particular circumstances before deciding what's right for you. Although the information is from sources considered reliable, AMP does not guarantee that it is accurate or complete. You should not rely upon it and should seek qualified advice before making any investment decision. Except where liability under any statute cannot be excluded, AMP does not accept any liability (whether under contract, tort or otherwise) for any resulting loss or damage of the reader or any other person.

Produced by AMP Life Limited and published on 23 March 2016.



7 TIPS ON HOW TO RETIRE EARLY

Are you dreaming about early retirement, but unsure how to go about it?

You might be surprised to learn that Aussies are retiring earlier, with 25% of men retiring before age 55 and 50% retiring between 55 and 64 years. For women, the figures are higher, with 55% stopping work before they reach 55 and 36% retiring between the ages of 55 and 64 years.ⁱ

But while these figures sound encouraging, one in three people between the ages of 18 and 64 years still think retirement is too far way to plan for.ⁱⁱ

So if your goal is to retire early, how can you put in place a plan and make sure you'll have enough money to live on?

© AMP Life Limited. This provides general information and hasn't taken your circumstances into account. It's important to consider your particular circumstances before deciding what's right for you. Although the information is from sources considered reliable, AMP does not guarantee that it is accurate or complete. You should not rely upon it and should seek qualified advice before making any investment decision. Except where liability under any statute cannot be excluded, AMP does not accept any liability (whether under contract, tort or otherwise) for any resulting loss or damage of the reader or any other person.

Produced by AMP Life Limited and published on 15 March 2016.

Here are seven tips to consider:

1. **Have a clear goal you're striving for...**
2. **Have a financial roadmap.** It's a good idea to map out things like your financial goals, major payments, health care needs and any government benefits you'll be able to receive at different stages in your life. Part of the roadmap could be ensuring you have a solid credit rating and looking at how you can cut back on the more 'optional' expenses over time so you can wind down work.
3. **Live modestly.** Get serious about living more modestly, to spend less money and save more. Do other things like signing up for DIY courses to fix things yourself instead of paying to have them done.
4. **Invest wisely.** You could generate income through avenues such as rental properties or your own online business. Or downsize to a smaller house and invest the proceeds. Get professional advice first to navigate through the legal, tax or financial issues, including whether it will affect your ability to receive the government Age Pension.
5. **Manage your debt.** The number of people over the age of 65 who are still paying off a mortgage has increased by 54% in recent years.ⁱⁱⁱ So consider refinancing or consolidating your debts sooner rather than later to reduce interest, fees and charges. It's no using trying to save for an early retirement if you still have debt hanging over your head. Find out more about how to pay off your debt.
6. **A little salary sacrifice goes a long way.** The more you can put into your super, the sooner you may be able to retire. By salary sacrificing some of your before-tax income and putting it into your super, you'll generally only be taxed at 15%, which is lower than most people's income tax rate. Try AMP's salary sacrifice calculator (https://www.amp.com.au/calculators/sal_sac_calculator/salary_sacrifice.htm#Top0) to find out how much this could make a difference.
7. **Make your after-tax dollars go the distance.** If you make personal after-tax contributions to your super, you could be eligible for a government co-contribution of up to \$500 per year^{iv} or your spouse could receive a tax offset by contributing to your super on your behalf.

i Roy Morgan 6238.0-Retirement and Retirement Intentions, Australia, July 2012 to June 2013

ii <http://www.roymorgan.com/findings/6634-long-term-nature-of-super-negative-impact-on-engagement-201601192225>

iii <http://www.finder.com.au/press-release-when-youre-64-will-you-still-be-in-debt>

iv <https://www.ato.gov.au/individuals/super/in-detail/growing/super-co-contribution/>



WHAT'S YOUR
IDEA OF
FINANCIAL
FREEDOM?

This information is provided by Hillross Financial Services Limited ABN 77 003 323 055 AFSL 232 705 Ph. 1800 445 767, a wholly owned subsidiary of AMP and a member of the AMP Group. Any advice contained in this document is of a general nature only and does not take into account the objectives, financial situation or needs of any particular person. Before making any decision, you should consider the appropriateness of the advice with regard to those matters. If you decide to purchase or vary a financial product, your advisers, Hillross Financial Services Limited, its associates and other companies within the AMP Group may receive fees and other benefits, which will be a dollar amount and/or a percentage of either the premium you pay or the value of your investments. Ask us for more details. If you no longer wish to receive direct marketing please call your adviser and if you prefer not to receive services information from AMP, you may opt out by contacting AMP on 1300 157 173. To view our privacy policy visit www.hillross.com.au/privacy-policy.