



# A guide to retiring

planning your lifestyle



**Queensland Government**  
Department of **Communities**



# Contents

Time to do your own thing	1
To work or not?	2
Making the change – adjusting to retirement	4
Your lifestyle options	6
Health and well-being	8
Where will you live?	10
Money wise	14
Legal issues and estate planning	17
Retirement planning checklist	22
Further information	24
Documents checklist	33

# Time to do *your own thing*

Most of us think of retirement as a time of freedom to 'do our own thing'.

For many it's an opportunity to seek fresh challenges in a different area of paid or unpaid work, learn new skills, help others or take up studies. Others travel or get fit to enjoy what may be as many years out of the workforce as those in it.

Find your direction for retirement by planning for your whole future lifestyle, not just for your finances.

## Why plan?

Planning gives you the best chance of achieving the financial security and lifestyle you would like in the years ahead. It also helps you take control of your own life. Do it when you are healthy and independent and can make well-informed decisions.

## Using this guide

This guide provides information to help you make informed lifestyle decisions. However, it's only a starting point.

You'll find quotes from real situations, issues to think about and snapshots of people's experiences to help you and/or your partner sort out similar issues.

If you want to learn more about an issue or contact support services, look in the 'Further information' section (page 24).

There are two checklists in the guide. The Documents checklist (page 33) will help you organise your important documents; the Retirement planning checklist (page 22) covers most of the major activities you need to plan for and suggests the best times for completing these tasks.



## Think about

- People today live longer and tend to be healthier.
- Life expectancies will continue to increase.

### Average life expectancies

	Females	Males
1986	79.4 years	73 years
1995	81 years	75.1 years
2025-26	86.44 years	82.18 years
2050-51	87.69 years	84.18 years

Source: Australian Bureau of Statistics  
Population Projections Australia (Medium  
Assumption 2002 - 2101, Cat. No. 3222.0.)



# To work or not?

## Shirley's story

'I'm glad I took some time to plan what I would do when I retired. I'm busier now than I was before and have made lots of new friends.'

Shirley decided to change from full-time to part-time work before she retired. This gave her time on her days off to try activities she'd always wanted to do and make new friends. As a single woman, Shirley recognised she needed to replace her social contacts at work with new relationships.

When Shirley finished paid part-time work, she found it easy to make the transition to retirement as she had already developed other interests, commitments and social contacts.

Note: It's smart to contact your superannuation fund and discuss the effect working part-time might have on your superannuation benefits.

## The changing workforce

Although compulsory retirement for most occupations was prohibited in Queensland in 1994, very few people choose to work beyond the age of 65 years and many retire earlier.

The new workforce trends include:

- an increasing number of women
- an increasing number of part-time and casual workers
- a tendency for more women than men to work in part-time or casual positions
- a decrease in the number of men in the workforce
- an increasing tendency for people to change jobs or careers during their working lives
- increasing early retirement.

The Commonwealth Government's Department of Employment and Workplace Relations hosts a website called Jobwise, which aims to promote mature age employment and improve the labour force participation of mature age Australians. The website, [www.jobwise.gov.au](http://www.jobwise.gov.au), contains information for employers, mature age job seekers and mature age workers.

## Considering retirement?

Before deciding to retire, ask yourself the following questions:

- Are you or your partner ready to retire from full-time work?
- Are there other work goals that you would like to achieve?
- What will you do when you retire?
- Have you considered part-time work?
- Have you thought about taking long-service leave or a long holiday before retiring permanently?
- Have you developed or decided on meaningful activities to replace work?
- What are some of the changes you might encounter in retirement?
- What can you do now to minimise problems in retirement?
- What are your financial circumstances?
- Are you supporting dependent children?
- How long can you live on your savings?
- Are you eligible for an age pension or part age pension?
- If your spouse or another family member becomes ill, can you take extended leave from work, or reduce your working hours?

## What's right for you?

The reason you retire will affect how you feel about retirement. Some people are able to choose when they leave the workforce but others are forced to leave earlier than planned.

If you're trying to decide your future working life, here are some questions to consider:

- Have you lost your job through a restructure or retrenchment?
- Can you apply for other jobs with the same employer?
- Are there other skills you have that you're not using in your current work?
- What about part-time work rather than full-time work?
- How will part-time work affect your superannuation benefits?
- Are there jobs you could apply for with another employer?
- Can you negotiate assistance from a specialist organisation to help find another job?
- Do you need to undertake retraining to update your skills?

## Think about

- Do you have skills you are not using in your current job? Could these provide you with a source of income in retirement?
- What skills do you have or could you develop that might provide you with work in later life?
- If you decide to retire, what will you do for the remaining years of your life?

## Did you know?

- Retirement planning should include both financial and lifestyle issues.
- Things don't always go according to plan. Some people are forced to retire earlier than they would like.
- The reason you retire will affect how you feel about retirement.



# Making the change – *adjusting to retirement*

## Alan's story

'I felt really lost when I retired, I didn't know what to do with myself. I'd always enjoyed playing golf, but that only took up a few hours a week. I became quite depressed for a while. I don't know what I'd have done if I hadn't discovered genealogy and the computer club.'

Before retiring Alan had organised his finances and planned a long overseas trip for himself and his wife, but hadn't thought about what he would do after the holiday.

A chance visit from a distant family member who was writing the family's history stimulated Alan's interest in genealogy. He found the computer a useful way to conduct further research and along the way joined a seniors club and some chat groups with similar interests to his own.

## Leaving the workforce

Your job has probably been the source of your income, standard of living, social status and many of your social relationships. Your work may also be an outlet for your interests and talents.

The work you do can influence the way you think about yourself as well as others' perceptions of you. One of the first questions most people ask is 'What do you do?'. Many people say they feel devalued if they answer 'I am a retiree'.

People who are forced to retire early because of ill health, caring for another person or retrenchment usually find it more difficult to adjust to retirement than those who can choose their own time to retire.

## How long does it take to adjust?

Australian research shows that people react differently to retirement. Some people have an initial 'honeymoon' period followed by a period of disillusionment or even depression. Others remain depressed for some time and require professional advice and assistance.

However, most eventually adapt very well to retirement. One of the ways to help yourself adjust to retirement is to develop meaningful activities and a purposeful routine. Learn more about this in 'Your lifestyle options' (page 6).





## Your partner

Discuss the timing of your retirement with your partner and what you would like to do when you retire. You might find one of you is ready to leave the workforce but the other is not.

Your partner's retirement can have an unexpected impact on your life. Adjustments will need to be made to suit your and your partner's new wants and needs.

You and your partner may have separate interests and want to spend time enjoying these. Most people say it is best to plan some activities independently and others together. Try to resolve different expectations early.

## Family relationships

The help that many people provide to their family or friends often increases after retirement and can include providing financial support, caring for a family member or friend who is ill, minding grandchildren, or helping with gardening, home maintenance and cooking.

Some grandparents gain great satisfaction and enjoyment from spending more time with their grandchildren. Grandparents who were born overseas say that they particularly enjoy passing on the culture, traditions and language of the country of their birth to their grandchildren.



## Think about

- What are some of the changes you might encounter in retirement? What can you do now to minimise problems?



## Did you know?

- Many grandparents provide informal care for their grandchildren. Next to mothers, grandmothers are the most likely people to be caring for children, either full-time or part-time.



# Your lifestyle *options*

## Fred's story

'I've met lots of people, young and old, and we've really made a difference to the local environment.'

After his wife died, Fred moved to a smaller house in a different suburb where he didn't know many people. Fred had always enjoyed gardening but the yard in his new house was very small and he had plenty of time on his hands.

He read in a local paper about the Save Our Waterways Now group and saw that they were looking for people to help. Fred was impressed with the work they were doing and decided to join the group. His knowledge of plants was very useful to them and he enjoyed the opportunity to meet new people with similar interests.

## It's your decision

When you retire, you are responsible for deciding how you spend your time - you can indulge your passions for doing things you've never had time for.

It may help to:

- choose a purposeful activity to help you adapt to the change
- learn new skills or become more physically active – it's never too late
- take on some roles and responsibilities for which you had not planned, such as volunteering or helping out your family.

## A sense of purpose

Feeling that you are using your time in a meaningful way will help you adapt to retirement. It helps replace the sense of purpose many lose when leaving the workforce.

You could be one of the many retired people who find that spending their time solely in recreational pursuits is not as satisfying as expected.

Contact details for activities that may offer more purposeful satisfaction can be found in the 'Further information' section (page 25).

## Helping out

You may find it satisfying to spend some of your time in voluntary or community work. If you are interested, think about how much time you want to give and what activities or organisations appeal to you. Possibilities include service organisations, environmental groups, older people's organisations and school and church groups.

## Spread your wings

You may be planning a special trip overseas or in Australia when you retire. Depending on your finances, there are many interesting and enjoyable possibilities for travel.

Some travel services specialise in guided tours for older people and others cater for people with special needs or disabilities. Find more details in the 'Further information' section (page 26).

There are also a number of things to consider when planning a trip. The Commonwealth Department of Foreign Affairs and Trade website [www.smartraveller.gov.au](http://www.smartraveller.gov.au), has useful tips for the travelling senior, including information on medication, reciprocal health agreements, sensible precautions, being prepared and dual nationality.



## An active mind

Many people enjoy having the time to learn new skills. Keeping your mind active and alert can contribute to your health and well-being.

Although most people continue to learn new skills informally throughout their lives, if you are interested in more formal learning opportunities there are organisations catering specifically for older people. This includes the University of the Third Age (U3A) as well as the mainstream opportunities available to everyone such as Open Learning and Adult Community Education. These are listed in the 'Further information' section (page 26).

## Caring

Sometimes people retire to act as carer for their spouse or other family member.

In some cultures, children and/or extended family are expected to care for older family members as they age. However, not all families share this expectation. Some people may be reluctant to give up paid work or other family responsibilities to provide full-time care, or may be unwilling to have older family members move into their home. If possible, discuss expectations about caring and living arrangements with family members well before retirement or as the need arises.

People who become the full-time carer of another person are often isolated from the community. Should you find yourself in this situation, there are support networks available. Information about aged care services, supported accommodation and support networks for carers are available in the 'Further information' section (page 26).

## Think about

- What type of activities would you be interested in doing on a voluntary basis?
- What recreational activities do you enjoy now? Can you continue these when you are retired?
- Are there activities you were involved in when you were younger that you could take up again?
- Is anything stopping you from participating in recreational or leisure activities? If so, what can you do to overcome this?
- Do you have skills you could pass on to other people?



# Health and *wellbeing*

## What affects health?

Good health is one of the greatest assets you can have in retirement and is worth preserving. Your health may be affected by your relationships, your genetic make-up, your reactions to stress, previous injuries, diet, nutrition, exercise, environment, alcohol and tobacco consumption and more.

Growing older does not mean becoming sick or disabled. Biological ageing is not always directly related to chronological ageing. A very fit person aged 70 may be just as healthy as a moderately fit person of 40.

## You are what you eat

Good nutrition is important at any age but especially as you become older. Good food, regular exercise and a positive attitude contribute to overall health and well-being.

Sometimes older people living alone lose their motivation to prepare and plan nutritional meals.

## Keep healthy and active

Whatever your age, keeping yourself mentally, socially and physically active can contribute to your health and well-being.

Most older people are healthy and active, particularly those under 80 years of age. Decline in muscle strength and exercise capacity is not inevitable with ageing.

Many physical problems associated with older age can be improved by physical exercise, even at low intensity.

It's never too late to become physically active and gain a significant health benefit. There are many opportunities available, either in the general community or in programs specifically designed for older people. Check at your local gym and look in the 'Further information' section (page 27).

One of the most popular and beneficial forms of physical activity is walking. It is a natural activity, easy to fit into a daily routine, costs nothing and can be done with or without other people.

## Be mentally alert

Keeping your mind alert and active contributes to your good health and well-being. Activities such as crosswords, learning a language, reading, learning new skills, and having an active family and social life can mentally stimulate your mind. Some resources are listed in the 'Further information' section (page 27).

## Have regular medical check-ups

Regular medical health and wellness checks throughout your life will aid early detection of problems. This is even more important as you grow older.

## Home support

In Queensland, 53% of people aged 60-74 years report that they have no disability. However, the proportion of people with a disability increases with age, particularly after age 85, when close to 80% of people report having a disability.

If you need assistance to help you remain living independently in your own home, programs such as Home and Community Care may be able to help you.

## Think about

- How do you rate your own health?
- What can you change about your life now and in the future that will improve your health and well-being?
- Do you have regular medical check-ups?
- What effect do you think your retirement (or your partner's retirement) will have on your health?

## Did you know?

- Growing older does not mean becoming sick.
- Most older people are healthy and active.
- Appropriate physical activity can improve your health, no matter your age.



# Where will *you live?*

## Mary's story

After the death of her husband, Mary decided to move in with her son, Jack and his family. She had always got along well with them but was hesitant to make any big changes when she was still grieving over the loss of her husband.

Mary didn't wish to be a burden to her family in any way. After discussions with Jack, she decided to sell her home and invest the proceeds in Jack's family home to help with their mortgage. Because of their good relationship, they made no formal arrangements about these financial arrangements.

Four years passed and because of continued ill health Mary needed to move into a residential aged care facility. To do this she needed to pay a substantial upfront fee but all her assets were in her son's home and she had no way of accessing this money.

His family was not in a financial position to provide her with the money she needed and they were not willing to sell their home in which she had a substantial investment.

With a few legal steps in place, Mary's story would be different

Before she moved in with her son and his family, Mary visited her bank manager to confirm her

## A time of change

Where you live in retirement can greatly affect your quality of life.

It is hard to predict what the future will hold and the type of housing that suits you early in your retirement may not suit your needs later.

The need to change housing or location can be triggered by changing health needs, the loss of a driver's licence or the need to be closer to essential services. You may need to occasionally reassess where you are living to see whether it still suits your needs.

## What are your options?

Only you can decide what housing will suit you best but here are some options and issues to consider, whether you choose to stay in your home, or move either to other private accommodation, public housing, a retirement village or nursing home.

### Staying in your own home

- Will your home be suitable for you in the future i.e. will it be too big or too small, are there too many stairs?
- Can you afford the maintenance costs?
- Can your home be adapted to suit potential physical needs? Are there many stairs? Are the doorways wide enough for a walker/wheelchair?

Is the bathroom/toilet large enough for handrails, shower chair, etc.?

- How far away are essential health and medical services and shops? Are you close to public transport should you decide to use your car less or become unable to drive?
- Can you easily participate in the social, cultural and recreational activities that you enjoy?
- Can you stay in touch with your family and friends?
- Do you need to sell your house to provide retirement income?

### Moving

Before you decide to move, ask yourself the following questions:

- What type of accommodation will suit your needs?
- Where are the shops, support services and transport located?
- What is the cost of public transport and how accessible is it?
- How is your health or your partner's health? It is better to move while you are healthy.
- How accessible will your family and friends be?
- Will the activities you enjoy be easily accessible?

Think carefully about moving to be closer to your family. What will happen if they have to move to another location in a few years' time?

*continued on page 12 . . .*

Also consider all options before you move to your favourite holiday destination. It can be very different when you are living somewhere permanently rather than just visiting on holiday. Sometimes holiday destinations lack a range of suitable amenities and you could be forced to relocate if your needs change.

If you sell your house and decide to rent, it can affect your entitlement to a full or part age pension.

### Retirement villages

Retirement villages usually have self-contained units with one or two bedrooms and some communal facilities and are regulated by the *Retirement Villages Act 2000*.

Retirement village living does not suit everyone. Some do not enjoy the close contact with other people and can find life in a retirement village restrictive. Others thrive on the companionship and feel safe and secure in the environment.

It is important to be fully aware of the economic, legal and lifestyle implications involved in moving to a retirement village. Some of the issues to consider include:

- What is the average age of residents? Retirement villages are designed for people over the age of 55 but, in reality, most residents are much older.

- Will you enjoy the social life and contact with other village residents?
- Is this the lifestyle you are looking for?
- What are the fees and levies charged and the amenities available?
- How do the fees and levies compare with other retirement villages?
- Will you use the services and amenities provided?
- What are the rules and regulations?
- Is the environment designed to meet the needs of older people?
- Is it close to shops and other services or facilities?
- Have you met any of the residents?
- Are other residents satisfied with the arrangements and how involved are they in the operation of the retirement village?
- Is there a resident's committee?
- Does the retirement village have a hostel and nursing home as part of the same complex?
- Is the retirement village accredited?
- Have you obtained specialist legal advice before signing a retirement village contract?

### Think about

- Your housing needs may change as you age.
- It's best not to make decisions about where you will live on the spur of the moment.
- Take the time to consider the advantages and disadvantages of various housing options.

### Did you know?

Only 4.4% of people aged 60 years and over live in some form of supported accommodation, e.g. nursing home, hostel, or other retirement accommodation providing care.

Source: Australian Bureau of Statistics Disability status by age and living arrangements – Queensland 2003 – cat. No.4430.0.



## Mary's story

... continued from page 10

financial position and discussed the idea of investing all of her money in Jack's home. The manager suggested she also see a solicitor.

Mary called Caxton Legal Centre and made an appointment for free legal advice. The solicitor suggested that, as Jack's family did not need her money to pay their mortgage and as she would simply be moving into a vacant room in their house, why not simply pay rent for as long as it suited them both?

Mary talked with her family about this and they all agreed it was a good solution and more flexible for all. Mary's solicitor helped her to complete the forms for a standard residential lease with her family.

Four years later, Mary's health deteriorated and her care needs were more than what Jack's family could provide.

Her financial assets were readily available and she was able to move into accommodation of her choice. She's glad that she considered her options.

(Note: If Mary was on an age pension, she should seek advice from Centrelink to clarify allowable assets.)

(Note: This story has been reproduced with permission from the Caxton Legal Centre, Legal Outreach for Older People, Legal Information Sheet 1.)

## Private accommodation (excluding your own home)

Options for private accommodation include:

### Private rental with or without financial rent assistance

With private rental, you have more choice about where you might live, as long as you can locate a suitable rental property. When renting, you have less control over the permanency of your accommodation and your landlord has the authority to decide whether you can have pets.

If you are on a low income and do not own your own home, you may be eligible for rental assistance.

### Moving in with relatives

Some older people choose to share accommodation with their family. If you are thinking about doing this, it would be wise to try it for a few months to see how it works before making any arrangement permanent.

If you decide to move in with your relatives, either sharing accommodation or in a granny flat, it is important to obtain financial and legal advice about how to protect your interests should your needs change in the future.

Granny flats have specific building regulations. If you are considering building a granny flat, you will need to obtain information and approval from your local council.

## Caravan parks, mobile home parks

Increasingly, more people are choosing to live permanently in caravan or mobile home parks because they are attracted to the lifestyle.

Issues to consider include:

- tenure
- rent and how often it can be increased
- on-going expenses you will have to pay
- the rules of the park and relevant legislation. To check the *Manufactured Homes (Residential Parks) Act 2003*, visit [www.legislation.qld.gov.au](http://www.legislation.qld.gov.au) or call the Office of the Queensland Parliamentary Counsel on (07) 3237 0466.

## Age pensioner village or seniors units

You'll find this type of accommodation described by many different names. It is housing supplied by private developers, not local or state governments, where residents pay up to 85% of their age pension in accommodation.

Some issues to think about include:

- tenure
- what services are provided and the standard of services and accommodation
- residents' rights
- the influence you can have on the quality of services provided.



## Public housing

People who are on a low income and do not own their own home may be eligible for public housing. Housing options are now available specifically to cater for older people's needs.

## Safety and security at home

Making sure your home is secure can help you feel safe wherever you live. You don't need to spend lots of money on security. Simple and low-cost changes can make your house look occupied and deter intruders.

The Queensland Police Service's Seniors Taskforce has produced a handbook on safety for seniors called *Confident, Safe and Secure Living in Queensland*. The handbook is a practical guide for seniors (and others) on safety and security at home, when out and about, and securing your home when you're on holidays. You can download a copy at [www.communities.qld.gov.au/seniors/publications/index.html](http://www.communities.qld.gov.au/seniors/publications/index.html)

## Think about

- What type of housing do you expect to be living in when you retire? Will this suit you as you grow older? Is it possible to modify your own home or will you need to move?
- Will you need a particular type of residence (e.g. extra room for small business, hobby, visitors) when you retire?
- Are you planning to move when you retire? Have you checked the availability of services, shops, public transport and recreational facilities in your proposed location? Do you know about the area's cost of living, the climate and so on?



The Office of Fair Trading has produced a booklet that outlines information which must be provided and points to think about when considering retirement village living. You'll find contacts for this and other resources under the 'Further information' section (page 28).

## Bill's story

'It was a blessing in disguise not being able to find work as an accountant after I'd been made redundant. I didn't think I'd be able to change careers at my age, but I now have an interest that I'll be able to continue for many years and one that earns me an income.'

Bill's forced retirement at the age of 55 was earlier than he had planned and made it difficult for him and his wife financially. After trying for more than 12 months to obtain accountancy positions, Bill decided he would try to make money using his photography skills and attended courses to gain complementary skills, such as picture framing.

Bill's sales from his photography repaid the money outlaid to set up his business and also provided a source of income so that he and his wife did not have to use any more of his savings and superannuation.

The earlier you develop a financial plan, the more likely you are to achieve your financial goals and preferred lifestyle in retirement.

## Do you need a financial advisor?

It is worthwhile talking to an experienced and licensed financial advisor when:

- you are trying to establish a long-term plan to fund or partially fund your retirement
- you have been made redundant
- you have received a lump sum after many years of service
- you want to know what to do with your superannuation
- you have received an inheritance
- you want advice about a particular financial product.

A financial advisor should review your total financial status and offer advice about what might make your assets work for you in the best way, taking into consideration your income, goals, objectives and attitude towards financial risk.

## Before meeting with a financial advisor

You will need to provide the financial advisor details about your income, assets, financial dependants and debts. Also, do some general reading and thinking about what you want to do with your money and the sort of risks you are prepared to take.

It is always a good idea to check with other people about their experiences when you are looking for a financial advisor. The Financial Planning Association can provide a list of authorised financial advisors in your area. See 'Further information' section (page 30) for details.

## What to expect

A good financial advisor should be able to:

- assess your relevant financial history, examine your debts and review your net worth
- discuss and prepare a financial plan based on your personal and financial goals, history and preferences
- identify areas where you may need help
- review your financial situation periodically and suggest changes in your financial program when needed.

## Questions to ask the financial advisor

- Are you licensed? (Financial advisors should have a licence or authority to represent a licence holder from the Australian Securities and Investments Commission.)
- What qualifications and experience do you have?
- How would you prepare my financial plan?
- Who will I work with on a regular basis?
- How do you keep up with the latest financial developments?
- Will you be involved in evaluating and updating the plan you suggest?
- What are the fees, commissions and charges on each product and in total?

These are just some of the questions to ask a financial advisor. More detailed information can be found at the Financial Planning Association website.

The Australian Securities and Investments Commission has also produced a booklet about dealing with financial planners called 'Don't Kiss Your Money Goodbye!' See 'Further information' (page 30) for details.

### Be wary

You need to carefully check the credentials of financial advisors. Some financial advisors earn all or part of their living from the commissions on the products they sell. If you visit a financial planner, you may be asked to consider purchasing some financial products as part of your overall financial plan.

## Think about

- Do you know how much money you spend on a weekly/monthly basis?
- Have you ever used a budget planner?
- Do you know how much superannuation you will receive when you finish working? Do you know the details of your superannuation arrangements?
- Have you calculated whether you will have enough income to live as planned during retirement?

## Did you know?

- Financial planning and lifestyle planning are linked.
- Early planning makes you more likely to achieve your financial goals.



Many financial advisors who are ethical, responsible and competent may still advise people to purchase investment products from which they receive a commission.

Be wary of financial advisors who offer quick riches or instant financial gain. In addition to the risk involved in almost any investment, consumers lose millions of dollars in fraudulent investment schemes every year.

The Financial Planning Association handles complaints about its members. The Australian Securities and Investments Commission handles complaints about superannuation. Details of these organisations are listed in the 'Further information' section (page 28).

## Financial entitlements

### Seniors Card

A Queensland Government Seniors Card or Seniors Business Discount Card is available to eligible Queenslanders from the age of 60. The Seniors Card provides access to discounts and special offers from thousands of business outlets in Queensland.

You may also be eligible for significant government concessions such as ambulance cover, electricity rebate, car and boat registration concessions, concessions on train and local bus travel, and a range of health services.

Senior Shopper is a shop-from-home service for all Seniors Card holders, where you can save on large purchases like cars, electrical goods and computers.

For more information and to check your eligibility, contact Seniors Card. See 'Further information' (page 30) for details.

### Age pension

Depending on your circumstances when you retire or during your retirement, you may be eligible for a Commonwealth Government age pension and the associated pensioner concessions. For information about eligibility criteria, contact Centrelink. See 'Further information' (page 31) for details.

### Veterans

Depending on your circumstances, you may be eligible for a service pension and associated benefits. For eligibility information, contact the Department of Veterans' Affairs. See 'Further information' (page 31) for details.



# Legal issues and *estate planning*

## Frank's story

'If only Uncle Frank had told us about his funeral bonds and his will. He would have saved us a lot of time, money and heartache and we would have been able to fulfil his wishes.'

Frank had lived by himself for many years and although he did not have any children, he had many nieces and nephews. Frank did not want to be a burden on anyone when he died. He had been contributing for many years to funeral bonds so that his funeral expenses would be paid for. Frank had made his will, prepared an enduring power of attorney and had even prepared the service for his funeral. He thought he had prepared himself for any eventuality.

Unfortunately, Frank had not told anyone that he had prepared these documents. He had always been fit and healthy and thought he had plenty of time left before he died. When Frank died suddenly at the age of 65, none of his nieces and nephews knew the details of his estate. A grieving family is often left to face problems and make decisions about which they know little or nothing.

It's easy to postpone thinking about what will happen when you die or if you were to become incapable of managing your financial and legal affairs, but it is important to consider and plan for these issues while you are able to. You can do this by making a will, preparing an enduring power of attorney and preparing an advance health directive.

Don't forget, when you prepare any of these documents, it is important to let someone else know.

## What is a will?

A will sets out a person's wishes about how his or her property and money is to be distributed after death. The person making the will is known as the testator. A will can dispose only of property/assets to which the testator is entitled. This excludes assets registered in joint tenancy.

There are strict legal requirements applicable to making a will and a person who wishes to make or change a will should seek professional advice and assistance.

## Why make a will?

A will ensures your wishes are carried out and that your dependants, assets and finances are protected. It gives you the opportunity to name guardians of children, establish a trust or donate to charity, as well as express your wishes in relation to funeral arrangements.

A well-drafted will ensures the efficient administration of your estate, reduces the hardship imposed on grieving beneficiaries and ensures their needs are attended to quickly.

A will allows you to nominate an executor. An executor is the person or organisation which administers the estate according to the provisions set down in the will.

A will helps preserve your assets. With solvent estates, you can specify that certain assets (such as family heirlooms) are gifted to beneficiaries rather than, for example, being sold to pay estate liabilities. You can also specify how assets are to be used. For example, you may wish your spouse to live in your shared house for his or her lifetime and for the house to then be gifted to the children.





### Seek advice

Joint assets such as joint bank accounts and jointly-owned land do not form part of your estate but pass to the surviving joint owner on your death. Assets in your name solely or your part of land held as tenants-in-common form part of your estate and are distributed according to your will. You should seek advice about your assets when making your will.

### Choosing an executor

Executors are personally liable for their actions. You should choose someone whom you can trust and who has the necessary expertise and reliability to do the job, who is impartial and will be available after your death.

### What happens if a person dies without a will?

A person who dies without making a will is said to have died intestate. An administrator, not of the deceased's choosing, is appointed to administer the estate. The deceased's estate is distributed according to a strict statutory scheme of distribution set down by law. The statutory scheme of distribution may not reflect whom the deceased wished to benefit from the estate. Administration of an intestate estate may take longer and incur additional costs.

### Who can make a will?

To make a will, the testator must be over the age of 18 or married if aged under 18 years. At the time of making the will, the testator must be of sound mind, memory and understanding.

### Updating a will

Wills should be reviewed every three to five years or if one of the following occurs:

- marriage
- divorce or separation
- the birth of children or grandchildren
- the death of executor or a beneficiary
- a change in financial circumstances.

A will is revoked or cancelled by marriage unless it is made in contemplation of marriage. Divorce has the effect of cancelling any provisions in a will in favour of the former spouse.



## Enduring power of attorney

### What is an enduring power of attorney?

An enduring power of attorney is a formal agreement whereby a person (the principal) gives someone else (the attorney) the power to make decisions on the principal's behalf if the principal loses the capacity to manage his or her own affairs.

### What decisions can the attorney make?

An enduring power of attorney allows you to appoint someone to make financial and personal decisions for you should there ever be a time when you are not able to make decisions for yourself. It allows you to specify the sorts of decisions to be made and choose someone you trust to carry them out.

An attorney for financial matters can manage your finances and pay your bills. An attorney for personal matters can give consent for health care and make lifestyle decisions such as where you live and the type of health care you will receive.

## Think about

- Have you made a will?  
How many years has it been since you updated it?
- Have you made arrangements for a time when you may not be capable of making your own decisions? For example, have you assigned an enduring power of attorney?
- Have you thought about and/or prepared an advance health directive in discussion with your medical practitioner?
- Do you know the location of all the documents listed in the 'Documents checklist' and have you informed someone else of their whereabouts?



## Who can establish an enduring power of attorney?

Anyone over the age of 18 who has the capacity to understand the nature and effect of the document can establish an enduring power of attorney.

If there is any doubt as to the principal's capacity, the principal's doctor should be consulted. If the doctor is satisfied the principal has capacity, a medical certificate testifying to this can be obtained on the day the enduring power of attorney is established.

Because the attorney has the power to do anything the principal could legally do for him or herself, it is important the principal chooses someone trustworthy. A financial attorney should have the necessary expertise and skills to make decisions about financial affairs. If a family member or friend is not willing or able to act as financial attorney, the principal can appoint the Public Trustee, a trustee company or a professional such as a solicitor or accountant.

Similarly, if a family member or friend is not willing or able to act as personal/health care attorney, the Adult Guardian can be appointed. The Adult Guardian is an officer appointed by the government to look after the interests of people with decision-making disabilities.

## Substitute attorney

You should consider appointing a substitute attorney in the event that the primary attorney becomes incapable or dies. Consultation and monitoring clauses should be considered as well as a conflict-of-interest authorisation clause.

## What if the attorney does not act appropriately?

Anyone who suspects an enduring power of attorney is not being exercised appropriately can inform the Office of the Adult Guardian. The Adult Guardian has the power to investigate the actions of an attorney acting for a principal with a decision-making disability. The Adult Guardian can suspend an attorney who does not act in the best interests of the principal.

## Advance health directives

An advance health directive is a document in which you outline instructions about your future health care for a time when you may not be able to make these decisions yourself. It may be a general statement of your wishes or it may give specific direction for various medical conditions and types of treatment that you do or do not want. Medical staff can refer to it should you become so ill that you can no longer make decisions for yourself. An advance health directive has a section for a medical practitioner to complete, which shows that you fully understood your instructions and their effect when you filled in the form.

## Funerals

There are many different types of pre-paid funeral agreements.

Some people prepay for their funerals through funeral plans, funeral bonds or other insurance policies. Funeral plans involve paying in advance for an agreed funeral service. Funeral bonds represent money the person has put aside towards funeral costs.

If you have made any funeral arrangements, make sure you let someone else know and tell them where the documentation is located.

## Personal profile record

Vital information necessary to meet legal requirements, fulfil the wishes of the deceased and alleviate the burden placed on those left behind can be contained in a personal profile record.

The personal profile record can greatly minimise problems although it is neither binding nor legal. Once completed, the record should be kept in a place known to at least two members of your family. (A personal profile record form is available from the Public Trustee when you make a will.)

The best way to achieve a positive outcome for you and your family is to begin the process of making an enduring power of attorney and your will by discussing the issues with your family, particularly the proposed executor and attorney.



## Did you know?

- A will outlines how you would like to dispose of your assets.
- Your will should be reviewed whenever your circumstances change.
- An enduring power of attorney allows you to decide who will make decisions for you if ever you are unable to do so for yourself.



# Retirement planning checklist

This is a checklist of most of the major issues you need to consider when planning your lifestyle in retirement and the timing of these events. Financial planning is not the major focus here but is included as it is closely linked to lifestyle planning. It is not always possible to control the timing of your retirement but the earlier you start planning, the better.

	15-20 years before retirement	5-10 years before retirement
<b>Financial plans</b>	Develop financial plans (in consultation with a financial advisor) based on your personal and financial goals.	Revise your financial plans considering: <ul style="list-style-type: none"> <li>• the amount of money you will need to live on in retirement and how much money you will have available</li> <li>• strategies to decrease any gap between the amount of money you want to live on and the amount of money you will have available for retirement</li> <li>• a possible retirement age for your circumstances</li> <li>• retirement investment options</li> <li>• your superannuation plan</li> <li>• tax issues</li> <li>• the possibility of any government assistance.</li> </ul>
<b>Work/life</b>	Develop activities other than work.	Try some new activities you think you will enjoy in retirement and make new friends/contacts.
<b>Work skills</b>	Can you learn any new skills through your current work that may be useful when you retire?	Do you have any skills that you may be able to market or use to earn additional income when you are retired? Do you need to update these skills?
<b>Retirement expectations</b>	Start to think about what you expect from retirement.	Discuss retirement and your expectations with your partner. Agree on the general timing of retirement.
<b>Retirement lifestyle</b>	Think about where you may want to live when you retire.	Reassess and do some research, especially if considering moving to another town/state.
<b>Estate planning</b>	Prepare or revise your will. Make arrangements for an enduring power of attorney and an advance health directive.	Revise if necessary especially if your personal or family circumstances change.

If you are considering working part-time for the last few years or months of your working life, you will need to discuss this with your superannuation fund to examine the impact of your benefits and to discuss options to minimise any negative financial repercussions.

1-2 years before retirement	6 months before retirement	3 months before retirement
<p>Review your financial plans and budget with a firmer idea of your retirement plan in mind.</p>	<p>Review your financial plans and budget and make any adjustments to these.</p> <p>If you haven't already done so, obtain statements from your superannuation fund.</p> <p>Review any life insurance schemes.</p>	<p>Undertake the same tasks as for 6 months before retirement.</p> <p>You may be eligible for the age pension. This can be applied for three months in advance – talk to Centrelink.</p>
<p>Undertake the same tasks as for 5-10 years before retirement. Discuss with your current employer.</p>	<p>Undertake the same tasks as for 5-10 years before retirement.</p>	
<p>Consider working part-time during the last few years of your working life.* See also the tasks to be undertaken 5-10 years before retirement.</p>	<p>Undertake the same tasks as for 5-10 years before retirement.</p>	
<p>Consider the timing of your retirement – can you afford to retire when you had planned or do you need to remain working for longer than you thought?</p>	<p>Review your proposed retirement date to check that it is still the best time for your circumstances. Talk to your family etc.</p>	
<p>Consider where you will live in retirement.</p> <p>Does your home need any substantial repairs or maintenance? Will your current home meet your needs in retirement?</p> <p>Do you need to build a workshop or shed to cater for any proposed retirement activities?</p> <p>Does your car need replacing?</p> <p>If you're planning to travel in retirement, start collecting brochures and possibly look for less expensive times to travel.</p>	<p>Have a thorough health check and review the health insurance you may have.</p>	
	<p>Undertake the same tasks as for 15-20 years before retirement.</p>	

# Further information

Printed resources listed here are either government publications, publications by older people's organisations, or available at no cost.

## To work or not?

### In print

Queensland Government Department of Industrial Relations, *Attraction and Retention Series*.

*Issue 1 – Flexible Work Practices*

Telephone: (07) 3225 2658

Website: [www.psier.qld.gov.au/publications](http://www.psier.qld.gov.au/publications)

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### Contacts

If you are currently employed, you could contact the human resources or personnel section of your organisation for information about part-time and other flexible work options.

### Superannuation fund

Contact your relevant superannuation fund for information about any effect working part-time may have on your superannuation.

### Anti-Discrimination Commission Queensland

Information or advice about discrimination under the *Anti-Discrimination Act 1991*.

Telephone: 1300 130 670

Website: [www.adcq.qld.gov.au](http://www.adcq.qld.gov.au)

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### Department of State Development

Information about establishing and/or licensing a small business.

Office of Small Business

Telephone: 13 26 50

Smart Licence (Business Licensing, Registration and Information Service)

Freecall: 1800 061 631

Website: [www.statedevelopment.qld.gov.au](http://www.statedevelopment.qld.gov.au)

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### Centrelink

The Australian Government offers a Pension Bonus Scheme as an incentive for people to continue working until the age of 70 years.

Telephone: 13 23 00

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## Making the change

### In print

*Now that's living: A lifestyle magazine for over 55s*

Available at no cost from Aged Care Queensland.

Telephone: (07) 3725 5555

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*50 Something* - the magazine of the National Seniors Association.

Telephone: (07) 3221 2977  
1300 765 050

Email: [general@ns.com.au](mailto:general@ns.com.au)

Website: [www.nationalseniors.com.au](http://www.nationalseniors.com.au)

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### Contacts

#### Lifeline

Provides telephone counselling 24 hours a day. Some face-to-face counselling is also available by appointment.

Telephone: 13 11 14

Website: [www.lifeline.org.au](http://www.lifeline.org.au)

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#### Centacare

Face-to-face counselling.

Telephone: (07) 3250 4305

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#### Relationships Australia

For the location of the service closest to where you live:

Telephone: 1300 364 277

Website: [www.relationships.com.au](http://www.relationships.com.au)

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#### Seniors Enquiry Line

Information and Referral Service for Queensland Seniors

Telephone: 1300 135 500

Website: [www.seniorsenquiryline.com.au](http://www.seniorsenquiryline.com.au)

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#### Men's Line and DV Connect

Men's line is a free confidential counselling referral and support service for men.

Telephone: 1800 600 636

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## Your lifestyle options

### In print

*Get up and go: The Australian travel guide for seniors.*

Available from newsagents and some supermarkets.

Telephone: (02) 9818 8896

Website: [www.getupandgo.net.au](http://www.getupandgo.net.au)

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### Contacts

#### Volunteering Queensland

Volunteering Queensland can link you to an organisation with volunteer opportunities that suit your interests.

Telephone: 3002 7600

1300 301 018

Website: [www.volqld.org.au](http://www.volqld.org.au)

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#### Association of Independent Retirees

Telephone: 1800 063 304

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#### Australian Pensioners' and Superannuants' League Qld Inc.

Information, advocacy and referral service for pensioners and superannuants. It provides a voice at national, state and local levels on issues of concern to older people.

Telephone: (07) 3844 5878

Email: [apsl@apsl.com.au](mailto:apsl@apsl.com.au)

Website: [www.apsl.com.au](http://www.apsl.com.au)

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#### National Seniors

National Seniors is the largest organisation representing Australians aged 50 and over to government and industry. Services include: lobbying for change, travel deals, tailored insurance, extensive savings and discounts and free magazine subscription.

Telephone: (07) 3221 2977

Freecall: 1300 765 050

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#### COTA Queensland

Protects and promotes the well-being of older people. Provides information on matters of interest to older people. Peak body for local committees on ageing.

Telephone: (07) 3316 2999

1300 738 348

Email: [cotaq@cotaq.org.au](mailto:cotaq@cotaq.org.au)

Website: [www.cota.org.au](http://www.cota.org.au)

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#### Ethnic Communities Council of Queensland

Telephone: (07) 3844 9166

Email: [administration@eccq.com.au](mailto:administration@eccq.com.au)

Website: [www.eccq.com.au](http://www.eccq.com.au)

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#### Older People Speak Out Inc.

An independent group of volunteers aiming to give older people the opportunity to speak out for themselves on issues affecting them. One way this is achieved is by offering training on how to speak to the media.

Telephone: (07) 3219 2572

Email: [opso@zipworld.com.au](mailto:opso@zipworld.com.au)

Website: [www.opso.com.au](http://www.opso.com.au)

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#### Older Women's Network

Telephone: (07) 3236 1399

Website: [www.connectqld.org.au](http://www.connectqld.org.au)

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#### The GOLD (Growing Older and Living Dangerously) Program

The Brisbane City Council offers a range of activities for people aged 50 years and over. Brochures can be obtained from BCC libraries, Customer Service Centres and Ward Offices. For further information:

Telephone: (07) 3403 8888

Website: [www.brisbane.qld.gov.au](http://www.brisbane.qld.gov.au)

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### Seniors Enquiry Line

Contact the Seniors Enquiry Line for activities in your local area.

Telephone: 1300 135 500

Website: [www.seniorsenquiryline.com.au](http://www.seniorsenquiryline.com.au)

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### University of the Third Age (U3A)

This is a self-help educational movement whose members attend courses in different centres throughout the state.

Telephone: (07) 3003 1490

Website: [www.uq.net.au/u3abrisbane](http://www.uq.net.au/u3abrisbane)

U3A courses are available online for people who are unable to get to a U3A branch.

Website: [www3.griffith.edu.au/03/u3a/](http://www3.griffith.edu.au/03/u3a/)

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### Open Universities Australia

Open Universities Australia offers all Australians the opportunity to gain qualifications or to study for interest or professional development.

Telephone: 1300 363 652

Website: [www.ola.edu.au](http://www.ola.edu.au)

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### Adult Community Education (ACE) and the Open Learning Institute of TAFE Queensland

This program specialises in short-term, practical correspondence courses. For further information, contact the Open Learning Institute of TAFE.

Telephone: (07) 3259 4111

Freecall: 1800 657 387

Website: [www.oli.tafe.net](http://www.oli.tafe.net)

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### Travel Medical Clinics (vaccinations, etc.)

For the location of your nearest Travel Medical Clinic.

Telephone: 1300 369 359

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### Carers Queensland

#### (Queensland Council of Carers Inc.)

Promotes the needs and rights of carers and provides an information service about Home and Community Care (HACC) services, e.g. Meals on Wheels, Home Nursing.

Carers Queensland has many publications available through the Commonwealth Carer Resource Centre including a free Carer Support Kit, Carer Fact Sheets, the Carer's Handbook, the Carer's Companion and the Carer's Package.

Telephone: (07) 3843 1401

Freecall: 1800 242 636

Website: [www.carersqld.org.au](http://www.carersqld.org.au)

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### Commonwealth Respite and Carelink Centre (provides respite care for those who care for people throughout the community)

Telephone: 1800 059 059

Website: [www.suncare.org.au](http://www.suncare.org.au)

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### Alzheimer's Association of Queensland

Provides information on dementia, respite services, resource library, support groups, and professional and community education.

Telephone: (07) 3857 4043

24-hour Dementia Helpline

Freecall: 1800 639 331

Website: [www.alzheimersonline.org](http://www.alzheimersonline.org)

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### Disability Services Queensland

If you are aged 65 years or more and are caring for a person with a disability, you may be eligible for assistance.

Telephone: (07) 3224 8031

Freecall: 1800 177 120

Website: [www.disability.qld.gov.au](http://www.disability.qld.gov.au)

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## Health and well-being

### In print

National Health and Medical Research Council  
1999, *Dietary Guidelines for Older Australians*,  
Commonwealth of Australia.

Telephone: (02) 6217 9000

Freecall: 1300 064 672

Website: [www.nhmrc.gov.au/publications/](http://www.nhmrc.gov.au/publications/)  
(use the search box and type in the above title)

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Queensland Health, *Food for the Young at Heart*.  
This information brochure contains ideas for eating  
well in your later years. It can be obtained from  
Queensland Health.

Telephone: 13 13 04

Website: [www.health.qld.gov.au/brochure/  
young\\_heart.asp](http://www.health.qld.gov.au/brochure/young_heart.asp)

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### Contacts

#### Queensland Health

In addition to providing health care and hospital care,  
Queensland Health funds 60 and Better programs  
and offers preventive health promotion programs  
throughout the state. The Queensland Health  
website also provides information about a variety  
of health conditions.

For information about your closest Queensland  
Health office, locations of the 60 and Better  
programs, or Community Health Centres:

Telephone: 13 13 04

Website: [www.health.qld.gov.au](http://www.health.qld.gov.au)

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#### Home and Community Care (HACC) services

Information about HACC services in your local  
area can be obtained from the Queensland Council  
of Carers Inc. or online from the HACC Services  
Directory.

For brochures:

Telephone: (07) 3350 8653

For Commonwealth Care Link Centre:

Telephone: 1800 052 222

For Commonwealth Resource Centre:

Telephone: 1800 242 636

Website: [www.health.qld.gov.au/hacc/](http://www.health.qld.gov.au/hacc/)

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#### Department of Communities

The Office for Seniors within the Department of  
Communities funds projects that aim to increase  
opportunities for independence and community  
participation for Queensland's seniors who are  
socially isolated or at risk of becoming  
socially isolated.

Telephone: (07) 3224 2625

Website: [www.communities.qld.gov.au/seniors](http://www.communities.qld.gov.au/seniors)

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#### Wesley Healthwise Centre

Allows you to access current accurate information  
on a wide range of health-related topics.

Telephone: (07) 3232 7666

Email: [healthwise@wesley.com.au](mailto:healthwise@wesley.com.au)

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#### Commonwealth Department of Health and Ageing

Provides information and assessments for  
Community Aged Care Packages, hostels and  
nursing home placements.

Telephone: 1800 177 099

Website: [www.health.gov.au](http://www.health.gov.au)

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## Where will you live?

### Staying in your own home or moving

#### In print

Department of Family and Community Services  
1997, *Moving House – Your Choices*. Information to help you decide whether to move or stay put. Free publication available from Centrelink.

Telephone: 13 23 00

Freecall: 1800 050 009

(quote product number FACS 0404.0601)

Website: [www.facs.gov.au](http://www.facs.gov.au)

(follow links under Seniors and Seniors Information Publications)

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#### Contacts

##### Home Assist Secure

Provides information, referrals and subsidised assistance with home security, security-related home maintenance and repairs for eligible older people and people with disabilities who are home owners or private renters.

Telephone: (07) 3225 1253

Freecall: 1800 642 902

Website: [www.housing.qld.gov.au](http://www.housing.qld.gov.au)

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##### LifeTec Queensland

Provides advice about equipment that can help you with daily activities. It also operates a Mobile Independent Living Centre that tours regional and rural areas throughout Queensland. Contact the centre for information about the touring schedule. Open access on Tuesdays, or ring to make an appointment.

Telephone: (07) 3552 9000

1300 885 886

Email: [enquiries@lifetec.org.au](mailto:enquiries@lifetec.org.au)

Website: [www.lifetec.org.au](http://www.lifetec.org.au)

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### Home and Community Care – Home Modifications Project Centres

These projects operate throughout Queensland. Contact the Commonwealth Carelink Centre for phone numbers of these projects.

Freecall: 1800 052 222

Website: [www.commcarelink.health.gov.au](http://www.commcarelink.health.gov.au)

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### Retirement villages

#### In print

Association of Independent Retirees, Inc. 2000, *Questions to consider before entering a Retirement Village, Nursing Home or Hostel*. Available at a small cost from the Toowoomba and District Branch of the Association of Independent Retirees.

Telephone: (07) 4636 2527

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Office of Fair Trading 2000, *Consumer Guide to the new Retirement Villages Act*.

This booklet contains a checklist of essential questions to ask before entering a retirement village. Available from the Office of Fair Trading.

Telephone: 1300 658 030

Website: [www.fairtrading.qld.gov.au](http://www.fairtrading.qld.gov.au)

(follow links through Publications and Seniors)

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### Retirement villages

#### Contacts

##### Association of Residents of Queensland Retirement Villages

Telephone: (07) 5449 9391

Website: [www.villagers.org.au](http://www.villagers.org.au)

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##### Aged Care Queensland

Telephone: (07) 3725 5555

Email: [acqi@acqi.org.au](mailto:acqi@acqi.org.au)

Website: [www.acqi.org.au](http://www.acqi.org.au)

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### **Legal Aid Telephone Information Service**

Information on legal matters and referral to legal and community resources.

Telephone: 1300 651 188

Indigenous

Info Line: 1300 650 143

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### **Private accommodation Contacts**

#### **Residential Tenancies Authority**

Telephone: 1300 366 311

Website: [www.rta.qld.gov.au](http://www.rta.qld.gov.au)

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#### **Caravan and Manufactured Home Residents Association of Qld Inc.**

Advice for relocatable homes and caravan tenants from 9am until 2pm Monday to Friday.

Telephone: (07) 3893 0733

Freecall: 1800 061 142

Fax: (07) 3893 0126

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### **Public housing Contacts**

#### **Queensland Department of Housing**

General enquiries

Telephone: (07) 3872 0320

Freecall: 1800 017 921

For the locations and contact details of Department of Housing offices follow the About us link from:

Website: [www.housing.qld.gov.au](http://www.housing.qld.gov.au)

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### **Aged care facilities Contacts**

#### **Commonwealth Department of Health and Ageing**

National Aged Care Information Line.

Freecall: 1800 500 853

Website: [www.health.gov.au/acc](http://www.health.gov.au/acc)

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#### **The Aged Care Standards and Accreditation Agency**

Contact to check on the accreditation status of an aged care facility.

Telephone: (07) 3852 3100

Email: [queensland@accreditation.org.au](mailto:queensland@accreditation.org.au)

Website: [www.accreditation.org.au](http://www.accreditation.org.au)

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#### **Community Housing**

Freecall: 1800 642 902

Website: [www.housing.qld.gov.au](http://www.housing.qld.gov.au)

(go to Community programs and funding link)

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#### **Queensland Community Housing Coalition**

Telephone: (07) 3844 9947

Email: [admin@qchc.asn.au](mailto:admin@qchc.asn.au)

Website: [www.qchc.asn.au](http://www.qchc.asn.au)

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## Money wise

### In print

Department of Family and Community Services and NICRI 1999, *Investing Money. Your Choices*. Available from Centrelink.

Telephone: 13 23 00

Website: [www.centrelink.gov.au](http://www.centrelink.gov.au)

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### Contacts

#### National Information Centre on Retirement Investments (NICRI)

NICRI offers a free, independent, confidential service for people investing for retirement or those facing redundancy. It also has information brochures on topics such as financial planning and investment products.

Telephone: (02) 6281 5744

Freecall: 1800 020 110

Fax: (02) 6285 3787

Email: [nicri@nicri.org.au](mailto:nicri@nicri.org.au)

Website: [www.nicri.org.au](http://www.nicri.org.au)

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#### Financial Planning Association of Australia Ltd (Queensland)

Telephone: (07) 3839 2427

Freecall: 1800 626 393

Email: [fpa@fpa.asn.au](mailto:fpa@fpa.asn.au)

Website: [www.fpa.asn.au](http://www.fpa.asn.au)

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#### Australian Prudential Regulation Authority

Provides prudential regulation for general and life insurance companies and superannuation funds.

Telephone: (07) 3001 8500

Freecall: 1300 131 060

Website: [www.apra.gov.au](http://www.apra.gov.au)

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#### Australian Securities and Investments Commission

Telephone: (07) 3867 4900

Freecall: 1300 300 630

Website: [www.asic.gov.au](http://www.asic.gov.au)

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#### Financial Industry Complaints Service

Contact to lodge a complaint about a Financial Planning Association member or to complain about life insurance (and some income protection policies).

Telephone: 1300 780 808

Fax: (03) 9621 2291

Email: [fics@fics.asn.au](mailto:fics@fics.asn.au)

Website: [www.fics.asn.au](http://www.fics.asn.au)

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#### Seniors Card

(Department of Communities Queensland)

Telephone: 13 13 04

Freecall: 1800 175 500

Email: [seniorscard@communities.qld.gov.au](mailto:seniorscard@communities.qld.gov.au)

Website: [www.communities.qld.gov.au/seniorscard](http://www.communities.qld.gov.au/seniorscard)

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### Senior Shopper

A telephone shopping service for Seniors Card and Seniors Business Discount card holders.

Telephone: 1300 366 265

Website: [www.e-shopper.com.au](http://www.e-shopper.com.au)

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### Centrelink

Centrelink provides financial planning for retirement through Financial Information Service officers.

For enquiries about pensions:

Telephone: 13 23 00

For enquiries about other allowances:

Telephone: 13 10 21

For appointments and office locations:

Telephone: 13 10 21

For enquiries in languages other than English:

Telephone: 13 12 02

For enquiries by TTY for the hearing impaired:

Freecall: 1800 810 586

Website: [www.centrelink.gov.au](http://www.centrelink.gov.au)

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### Department of Veterans' Affairs

Telephone: 13 32 54

Freecall: 1800 555 254

Website: [www.dva.gov.au](http://www.dva.gov.au)

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## Legal issues and estate planning

### In print

Centrelink, *Are you Needing Help after Someone Dies?*

This booklet provides helpful information to people who have recently lost someone close to them and briefly outlines related Centrelink services.

Telephone: 13 23 00

Website: [www.centrelink.gov.au](http://www.centrelink.gov.au)

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To purchase a copy of the form for an *Advance Health Directive* contact:

The Government Bookshop

Telephone: (07) 3883 8700

Freecall: 1800 801 123

or

WC Penfolds

Telephone: (07) 3221 4100

or

many newsagencies throughout Queensland.

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## Contacts

### The Public Trustee

The Public Trustee offers a range of services including preparing enduring powers of attorney and wills. The Public Trustee also offers a personal profile record, which outlines vital personal information for you to document.

(Telephone the Seniors Enquiry Line on 1300 135 500 for the location of your nearest Public Trust Office.)

Website: [www.pt.qld.gov.au](http://www.pt.qld.gov.au)

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### **The Office of the Adult Guardian**

The Office of the Adult Guardian and the Guardianship and Administration Tribunal have been established to protect the interests of people with impaired decision-making capacity.

Telephone: (07) 3234 0870  
1300 653 187

Email: [adult.guardian@justice.qld.gov.au](mailto:adult.guardian@justice.qld.gov.au)

Website: [www.justice.qld.gov.au/guardian/ag.htm](http://www.justice.qld.gov.au/guardian/ag.htm)

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### **Caxton Legal Centre Inc.**

Seniors advocacy information and legal service (sails).

For people over the age of 60 who are experiencing, or at risk of experiencing, domestic (non-spousal) and family violence including financial abuse.

- **Brisbane Region** – Free legal advice and social work support
- **Outside Brisbane** – Legal information and referral

Telephone: (07) 3254 1811

Website: [www.caxton.org.au](http://www.caxton.org.au)

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### **Legal Aid Telephone Information Service**

Information on legal matters and referral to legal and community resources.

Telephone: 1300 651 188

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# Documents *checklist*

Do you have the following documents in a place that someone else knows about:

- Birth certificate
- Marriage certificate
- Will
- Enduring power of attorney
- Advance health directive
- Personal insurance policies
- House deeds
- House insurance
- The deed(s) and insurance policies for any other real estate you own
- Bank accounts - joint, individual, cheque, etc
- Superannuation papers
- Investment documents (securities, share certificates, bonds)
- Medical insurance, Medicare card
- Pensioner concession card
- Any prepayment of funeral investments
- Location of other documents



Department of Communities, Queensland

July 2007

Information contained in this document is correct at time of printing.

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