



## Downsizing

**As you get closer to retirement, one of the decisions you may make is to downsize your family home.**

- Work out how much the sale may cost you.
- Decide whether you need to make improvements to your home and what the cost will be.
- If you decide to sell, choose your agent wisely:
  - Have they achieved good sales results in your local area?
  - Do you feel a rapport with them?
  - Are they transparent about commissions and fees?
  - Are they realistic about your asking price?
- Check with your financial adviser or Department of Human Services whether the sale of your house will affect your eligibility for the Age Pension.

For more information, speak to your financial adviser or speak to our **Client Services Team** on **1800 333 500**.