SUNLIT PATH
RETIREMENT PARTNERS

The 10-Year Horizon Checklist

Your guide to navigating the peak accumulation years

At Sunlit Path, we know that building true wealth is about more than just watching your superannuation balance grow. It is about intentionally designing a life where your finances serve your future freedom.

Your 40s and 50s are your peak accumulation runway. The decisions you make over the next 10 years will directly pave your Path to Prosperity. Use this checklist to audit where you stand today and map out a vibrant vision for the decade ahead.

PLENTY: FUELLING YOUR 10-YEAR RUNWAY

PLENTY

- [ ] **1. Where is our surplus going?** Take an honest look at your current cash flow. Are you intentionally directing your peak-earning surplus into wealth creation, or is it quietly disappearing into lifestyle creep?

  Tip: Check MyGov to view your super balances and look for any unused “carry-forward” concessional contribution caps from the past five years. Using these can significantly lower your personal income tax while injecting fuel into your nest egg.

- [ ] **2. What is our 10-year target?** Have you defined your “financial independence number”? We need to map out what asset base (inside and outside of super) you need to accumulate over the next decade to give you the ultimate choice to work, scale back, or step away completely.

PLAY: CREATING MILESTONES ALONG THE WAY

PLAY

- [ ] **1. What experiences cannot wait?** Time is flying by: your career is at its peak, your children are growing up quickly, and you still have your peak physical health. What are the “big bucket list” family trips or personal milestones you want to achieve within the next 10 years?

- [ ] **2. How do we budget for memory-making?** Instead of letting major lifestyle events (like a milestone 50th birthday, a gap year, or upgrading the caravan) derail your wealth plan, let's intentionally build them into your 10-year cash flow model so you can enjoy them guilt-free. What big-ticket expenses are expected?

PEOPLE: NAVIGATING THE “SANDWICH” DECADE

PEOPLE

- [ ] **1. Who relies on us in this season?** The 40–55 age bracket is often the “sandwich generation.” Are we factoring in financial or emotional support for university-bound kids, adult children saving for home deposits, or ageing parents who may require care?

- [ ] **2. Protecting the team:** Because your income is the primary engine driving your family's goals right now, have we checked that your life, TPD and income protection insurances are fully optimised to protect the people you love if life throws a curveball?

PASSION: PREVENTING BURNOUT & FINDING PURPOSE

PASSION

- [ ] **1. Are we working sustainably?** Peak earning years often bring peak professional stress. Are you managing your career in a way that avoids burnout, or do we need to plan a financial buffer that allows you to make a career pivot, consult, or reduce hours in the medium term?
- [ ] **2. Cultivating your identity outside of work:** It takes time to build a life outside of your career. Are you keeping in touch with hobbies, creative outlets, or community groups now so that you have a rich sense of purpose ready for when you eventually stop working?

PLACE: SETTING UP YOUR LAUNCHPAD

PLACE

- [ ] **1. Is our mortgage on track for the finish line?** Will your primary residence be completely debt-free (or fully offset) by the end of this 10-year window? If not, what strategic adjustments do we need to make to ensure debt doesn't follow you into retirement?
- [ ] **2. Is this our long-term home base?** Audit your current property position. Do you plan to downsize, renovate, or relocate to the coast or countryside in the next decade? Let's ensure your property choices align perfectly with your upcoming lifestyle transitions.

Your Reflection Space

What is the number one financial target or lifestyle goal you want to securely lock in over the next 10 years?

If you'd like to map out your personalised 10-year strategy, run the numbers on your cash flow, and ensure your tax and super are working beautifully together, let's talk.

Book a free consultation: call 07 5327 3495 or visit sunlitpath.com.au