Retirement Wind-Down Checklist

Stopping, keeping or clearing your deductible split

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Signals to Stop Recycling

- [ ] The non-deductible home loan is at or near nil
- [ ] Retirement or part-time work is a few years away
- [ ] Your horizon is now shorter than the strategy needs
- [ ] The deduction is worth less as your income falls

Keep or Clear Test

Annual interest on the investment split $

Annual portfolio income $

Gap after you stop work Interest less income, $ a year

Where each repayment comes from for 10 years

Loan Before the Last Payslip

- [ ] Interest-only expiry dates checked against your retirement date
- [ ] Any extension or restructure lodged while you still earn
- [ ] Split still separate, with no private redraws
- [ ] Lender's view of retirement income confirmed with your broker

Selling and CGT Timing

- [ ] Each sale matched by a repayment of the split, in the same amount
- [ ] Split repaid promptly after each sale
- [ ] Sales across financial years modelled with your tax agent
- [ ] 1 July 2027 CGT change factored in with your tax agent

Adviser Review

- [ ] Keep or clear decision reviewed with your financial adviser
- [ ] Super access, pension timing and Age Pension assets test considered
- [ ] Tax agent confirms the deduction's value each year

The 1 July 2027 CGT Change

From 1 July 2027, the 50% CGT discount for individuals is replaced with cost base indexation and a minimum 30% tax on certain net capital gains. Gains accrued up to that date keep the 50% discount. Ask your tax agent how it affects your sale timing.

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