



SUCCESS STORY

# Helping retirees live better

Smooth Retirement launched in 2017 aiming to harness the power of technology and help hard-working Australians with little or no superannuation to live better and get more out of their retirement.

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# A brand new approach

Superannuation savings, equity release and reverse mortgages have been around for years.

But with so many products for retirees to choose from, it's no easy task working out how much money is enough, and which options are best when it comes to funding those retirement years. Navigating this confusing array of choices is precisely what Smooth Retirement aimed to help the baby boomer generation do.

The hard-earned asset of the family home is often the most valued possession for this group of people who are either newly retired or nearing retirement.

Smooth Retirement Co-founder, CEO and Managing Director Scott Phillips explains, *"We asked ourselves how can we help those people, who wrestled super-high interest rates back in their day to pay off their houses, have more than just their super fund?"*

With Royal Commissions scrutinising both the financial services and aged care sectors in Australia over the past few years, Smooth Retirement believes in the importance of offering a new service that is independent, transparent, accessible, cost effective and easy to use and understand. Smooth Retirement has made the expert skills of retirement income planning and specialist equity release broking just a mouse click or phone call away for retirees.

*"We're not here to push anything on anyone, we're here to educate people about their options,"* Scott explains.

## Reaching out to Radium

Bringing the Smooth Retirement service to as many people as possible and delivering maximum scalability meant significant R&D investment to build a new technology platform. Smooth Retirement was working through the options to make its plans a reality, when it heard about Radium.

*"Meeting Radium was pretty much a happy accident because without this we wouldn't have been able to keep our project moving,"* Scott explains.

Smooth Retirement's team wanted to invest in a technology platform that would crunch all the numbers in a way that humans could not. They successfully created a software solution able to calculate more than 900,000 algorithms and model long-term retirement income and equity release strategies in minutes. In doing so, Smooth Retirement now delivers affordable and accessible retirement income planning, advice and credit recommendations previously not available to clients. Radium played an important part in Smooth Retirement's evolution by enabling the business use its capital strategically to innovate and build the technology platform Smooth Retirement runs on today.

**"Our relationship with Radium is more of a partnership. It's entrepreneurs supporting entrepreneurs."**

*- Smooth Retirement Chief Executive Officer and Managing Director Scott Phillips*

## New horizons

Smooth Retirement's future plans are ambitious. It wants to significantly scale its business operations to service thousands of clients across Australia.

*"We want this new generation of equity release to become a profession and provide funds that drive real benefit to members,"* Scott says.

With that aim, the business is planning a national educational campaign to shine a light on the funding shortfall many people, who don't receive suitable financial advice, face in their retirement years.

Learn more about Smooth Retirement and its service offering by visiting: [smoothretirement.com.au](https://smoothretirement.com.au)

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