



depositphotos.com

INSIDE

- 1 Riding Out the Storm: Buffett's Long-Term Insights for Australian Wealth Resilience
- 4 Navigating Global Shifts: Strategies for Wealth Preservation in a Multipolar Era
- 7 Beyond Earnings: Lessons from the 2025 ASX Reporting Season for Australian Investors
- 9 Q&A: Ask a Question

BY WEALTH ADVISER

Introduction: The Value of Patience and Perspective in Financial Turbulence

Periods of sustained market decline, such as multi-year bear markets, are rare but influential events in the financial lives of investors. Unlike short, sharp crashes, these prolonged downturns test an individual's ability to remain disciplined and focused on underlying value rather than market noise. The early 2000s bear market, dissected by Joseph Taylor, reveals how Warren Buffett's deeply-rooted long-term mindset provided clarity in a time of widespread pessimism. "Charlie and I believe that American business will do fine over time but think that today's equity prices presage only moderate returns for investors. The market outperformed business for a very long period, and that phenomenon had to end".*morningstar*

This wisdom aligns closely with the recommendations for Australian investors facing local uncertainty—from property cycles to systemic risks such as climate and economic

BEFORE YOU GET STARTED

This Wealth Adviser publication is published by Wealth Today Pty Ltd (AFSL 340289), Sentry Advice Pty Ltd (AFSL 227748), Synchron Advice Pty Ltd (AFSL 243313) and Millennium3 Financial Services Pty Ltd (AFSL 244252) and contains general and factual information only.

Before acting on any information contained herein you should consider if it is suitable for you. You should also consider consulting a suitably qualified financial, tax and/or legal adviser.

Information in this document is no substitute for professional financial advice.

We encourage you to seek professional financial advice before making any investment or financial decisions.

In any circumstance, before investing in any financial product you should obtain and read a Product Disclosure Statement and consider whether it is appropriate for your objectives, situation and needs.

dislocation. IGCC's "Road to Resilience" highlights that "a resilient investment approach considers systemic risks—climate, economic, social—and adapts over the long haul, not just reacting to short-term turbulence". For Australians—who may not have lived through such extended market malaise—the lesson is that resilience is not just about surviving, but actively preparing to seize opportunity when the tide eventually turns.*igcc*

Lesson One: Quality First, Process Always

Warren Buffett's discipline during the dot-com bust is legendary. Rather than respond to falling prices with indiscriminate buying, Buffett insisted on strict standards: "Despite three years of falling prices, which have significantly improved the attractiveness of common stocks, we still find very few that even mildly interest us. That dismal fact is testimony to the insanity of valuations reached during The Great Bubble". This commitment reflects the essence of value investing as taught by Benjamin Graham—scrutinising each company for true intrinsic value, favouring those with robust fundamentals, and standing by the rule: "Price is what you pay, value is what you get".*investopedia+2*

Australian guidance further elaborates on these principles. Specialist wealth-building strategies for professionals stress the need for "tailored asset selection, careful due diligence, and process-driven decision making to shield portfolios from emotional reactions during periods of volatility". Scion Private Wealth recommends "building a diversified investment portfolio of high-quality assets suited to your goals and risk profile while avoiding trend chasing". Drawing on Buffett's rule—"Never lose money. Never forget rule one"—the combined wisdom is clear: prioritise quality, ignore the daily swings, and focus on a robust process for long-term results.*investing+3*

Buffett's approach is highly selective. He studies return on equity (ROE), low debt-to-equity ratios, and seeks "economic moats"—sustainable competitive advantages such as brand, distribution, or technological leadership. As one Australian adviser puts it, "There's no shortcut: real, lasting wealth is built asset by asset, with discipline and careful evaluation at each turn".*pearler+2*

Lesson Two: The Power of Patience—Sitting on Cash and Waiting for True Value

Perhaps Buffett's most counterintuitive lesson is that enduring periods of inaction is a virtue, not a failing. During 2000–2002, despite a halving of the S&P 500, he noted: "We love owning common stocks—if they can be purchased at attractive prices...unless, however, we see a very high probability of at least 10% pre-tax returns, we will sit on the sidelines".*morningstar*

Instead of rushing to "buy the dip," Buffett grew cash

reserves and demonstrated that "doing nothing" is an active decision when the environment isn't right. This concept—patience as a form of action—is reflected in financial education across Australia: "Building wealth is no longer just about ensuring a comfortable retirement...understanding how to build wealth effectively is essential for long-term financial security and freedom". The recommendation is often to "automate savings, avoid panic buying in downturns, and wait for opportunities aligned with long-term goals".*scionprivatewealth+1*

Buffett's patience is never passive; it rests on constant preparation. He studies markets, businesses, and macro risks so that when opportunity presents itself, action is swift, confident, and calculated. This view is echoed in the Australian practice of regularly reviewing financial plans, rebalancing as necessary, and building buffers for both market and personal setbacks: "Financial resilience isn't just about enduring losses, it's about positioning for recovery and growth".*financialmappers+1*

Moreover, Buffett's approach confronts the behavioral challenge of boredom. Many investors feel compelled to act, fearing that inactivity means missed opportunity. Yet Buffett, and the Australian advisers who follow in his footsteps, know that "sometimes building a bigger cash position and waiting for truly exceptional opportunities still counts as 'doing something' for future me".*morningstar*

Lesson Three: Diversification, Resilience, and the Broader Investment Universe

Buffett's activity in bear markets reminds us that wealth management extends beyond listed shares. During lean years, he pursued private companies, corporate debt, and later, groundbreaking investments such as the Apple position. This multidimensional strategy is summed up in: "He is a CEO and allocator of capital—a role that sometimes happens to involve stock market purchases". His pragmatic flexibility—adjusting allocations when public markets aren't attractive—ensures resilience regardless of external events.*investopedia+3*

Australian frameworks urge investors to build resilience through disciplined diversification: "Spread your investments across shares, property, fixed income, and alternatives...optimise superannuation, consider managed funds and ETFs for cost and access benefits, and regularly review your allocations in response to changing conditions". ETFs provide a familiar solution. "Buffett has advocated using broad-based index funds for most investors—ninety percent in low-cost funds, the remainder in liquid fixed-interest," notes BetaShares, reinforcing the importance of simplicity.*betashares+2*

Yet true resilience means more than diversification. The IGCC's "Road to Resilience" suggests that, particularly

for Australians, preparing for systemic and environmental shocks—such as climate risk, global supply chain shifts, and demographic trends—should be part of every investment plan. Australian advisers compare this to maintaining strong “economic moats” in portfolios: “Those who adapt their strategies to shifting risks and opportunities are best placed to thrive, not merely endure, over the long run”.*amavic+2*

Buffett’s real genius is his humility about what can’t be known and his discipline in sticking to what works. “Risk comes from not knowing what you’re doing”; for Buffett and for Australian retail clients, risk reduction arrives via understanding, adaptation, and a refusal to be led by fear or greed.*investing*

Conclusion: Philosophical and Practical Tools for Enduring Market Turbulence

Warren Buffett’s approach—anchored in patience, process, and a relentless search for enduring value—offers indispensable lessons for Australian investors navigating volatility. Pairing these global principles with local recommendations, it becomes clear that effective wealth management isn’t about following market fads or reacting impulsively to headlines.

“Buffett’s philosophy emphasises the importance of patience and discipline in investing ... By adhering to a long-term investment strategy, individuals can avoid the pitfalls of emotional decision-making and capitalise on the power of compound interest”. This philosophy is what allows Berkshire Hathaway and its shareholders, as well as everyday Australian investors, to weather crises and emerge stronger.*financialmappers*

Tangible strategies for building resilient Australian portfolios include:

- Setting clear, adaptive goals and regularly reviewing outcomes.*scionprivatewealth*

- Allocating to high-quality, diversified assets—across shares, property, fixed interest, and superannuation.*amavic+2*
- Building and maintaining a “margin of safety”: don’t overextend or commit in overheated conditions, and always maintain liquidity as a buffer.*investopedia+1*
- Embracing patience as a discipline—waiting for exceptional opportunities, not just accepting what’s available.*pearler+1*
- Future-proofing against systemic and climate risks, and updating plans to reflect both personal circumstances and evolving global realities.*igcc*

As Buffett wisely notes, “You only find out who is swimming naked when the tide goes out.” For those prepared, riding out the storm becomes not just a pathway to survival, but to greater opportunity and enduring prosperity.

References

- Taylor, Joseph. “Bookworm: Lessons from Buffett’s behaviour in a long bear market.” *Morningstar Australia*, 2025.
- “Lessons from Warren Buffett for Effective Financial Planning.” *Financial Mappers*, 5 July 2025.
- “How To Build Wealth In Australia | 5 Top Wealth Creation Strategies.” *Scion Private Wealth*, 16 July 2025.
- “Specialist Wealth Building Strategies for Medical Professionals.” *National Investment Advisory*, 2024.
- “Wealth-Building Strategies for Medical Professionals.” *Samios Partners*, 2 December 2024.
- “Road to Resilience: An investor action plan for an adaptive and sustainable economy.” *IGCC*, 24 August 2023.
- “Why Warren Buffett Loves ETFs.” *BetaShares*, 3 February 2025.
- “Warren Buffett’s Investment Strategy.” *Investopedia*, 1 May 2025.
- “Warren Buffett’s Investment Strategy and Rules.” *Investing.com*, 4 June 2025.
- “What is Warren Buffett’s investing philosophy?” *Pearler*, 4 April 2023.

NAVIGATING GLOBAL SHIFTS

STRATEGIES FOR WEALTH PRESERVATION IN A MULTIPOLAR ERA



Nattanan Kanchanaprat/pixabay.com

BY WEALTH ADVISER

Introduction: The Shifting Global Landscape and Its Relevance for Australian Investors

The 21st century marks a turning point for global investors, as long-standing patterns of US economic and market dominance begin to fade. Diana Mousina, Deputy Chief Economist at AMP, observes, “The period of US ‘exceptionalism’ has really been in the last 15 years... The trends that drove this US outperformance are fading...”. This context is not just a matter of shifting headlines; it compels advisers and their clients to reconsider what resilience, growth, and security mean for their portfolios in an era defined by more distributed centres of power. Morgan Stanley further reinforces this transformation: “A key feature of the potential emergence of a multipolar world is that economic cycles and financial market trends are becoming less US-centric...”.

For Australian retail clients, the need to future-proof wealth arguably depends not on following the playbook of the past, but on embracing both the philosophical and practical implications of these global shifts.

Understanding Multipolarity: New Centres of Economic Power and Opportunity

What does it truly mean when the world becomes “multipolar”? In simple terms, economic leadership is increasingly shared among countries such as China, India, Europe, and the US—no single player dictates the rules. The implications run deep for investors. As Mousina highlights, “On current trends the next 20 years will see the UK, Europe and the US fall to 35% of global growth while China and India will lift to 25% and more...”. Australia, positioned between these emerging power blocs, both faces risk and enjoys new opportunities.

Amid global turbulence, Australia's own economic story offers important lessons in resilience. The Treasury's review of the Global Financial Crisis points out: "Australia's robust and flexible financial system, alongside swift policy responses, enabled rapid recovery...". Australia was largely shielded from the worst effects of multiple global crises by its effective institutions, sound regulation, and a willingness to adapt.

Key themes emerging from strategic commentary and market research include:

- The likelihood of more equalised returns across major sharemarkets, ending the recent dominance of US equities.
- Portfolio construction must consider new sources of growth—including regions leading in technological innovation, infrastructure, and the transition to renewable energy.

Morgan Stanley notes, "A multi-polar world provides a more diverse set of macro and market drivers, increasing the need for regional specialisation and robust risk management frameworks". For Australian clients and their advisers, this means building a mindset—and portfolios—that look far beyond Wall Street.

Resilience Lessons from Australia's Own Experience

Amid global turbulence, Australia's own economic story offers important lessons in resilience. The Treasury's review of the Global Financial Crisis points out: "Australia's robust and flexible financial system, alongside swift policy responses, enabled rapid recovery...". Australia was largely shielded from the worst effects of multiple global crises by its effective institutions, sound regulation, and a willingness to adapt. Mousina also notes that Australia's potential to "be a global leader in critical mineral exports over the long-term" could provide new engines for economic and investment stability in a divided global economy.

Several resilience-building themes stand out:

- Strong banking and regulatory systems help stabilise wealth through periods of global uncertainty.
- Adaptability in policy and industry, particularly toward new export opportunities, creates buffers against external shocks.
- Prudent fiscal policy, diversification of export industries, and high levels of institutional trust have protected Australia's wealth in past downturns.

Protect, Then Grow: A Modern Wealth Management Philosophy

For both philosophical and practical reasons, the principle of "Protect, then Grow" has been embraced as a central pillar by leading wealth managers. Perpetual summarises this approach: "Protecting wealth is our first priority; growth follows prudent risk management and quality asset selection". Providence Wealth reinforces the notion that portfolio construction must blend risk controls with exposure to themes that drive lasting returns.

Key elements of a resilience-oriented strategy include:

- Emphasising capital preservation, especially through diversification and active asset selection.
- Accepting that volatility is inherent in multipolar markets, and that disciplined, long-term plans outperform reactive approaches.
- Focusing on assets and strategies—such as infrastructure, alternatives, and global equities—that are less tied to the fortunes of any one country or sector.

The calls for resilience echo not only in professional guidance but also in the experiences of investors who navigated Australia's past crises. As one review of the Australian economy puts it, "Well-diversified asset allocation, based on risk-tolerance and objectives, remains the foundation for long-term wealth preservation".

Practical Strategies for Building and Preserving Wealth in the New Era

The shift from US exceptionalism to a multipolar world calls for strategies that combine legacy planning with new approaches to portfolio diversification and risk management.

Pitcher Partners suggests a layered approach to wealth preservation: "Implementing robust legacy strategies ensures stability for future generations, regardless of global change". Practical tools available to Australian investors and their advisers include:

- Trusts, estate planning, and intergenerational wealth

transfer structures to protect assets against volatility.

- Succession planning and the strategic use of insurance to hedge against both market and life risks.
- Greater allocation to alternative investments such as infrastructure, private equity, or real assets, now highlighted by leading advisers and recent summits as crucial amid global market dislocation.

The Industry Group on Climate Change (IGCC) further urges a forward-thinking stance: “Investors can play a critical role in building an adaptive and sustainable economy by directing capital towards solutions with long-term positive impact”. Australian advisers are increasingly integrating Environmental, Social, and Governance (ESG) considerations both as a measure of risk management and an opportunity for superior long-term returns.

It is also vital for advisers to remain client-centric. As highlighted in the white paper “Australian Wealth Management at the Crossroads”, “the notion of ‘one-size-fits-all’ is readily disabused,” and success depends on flexible, tailored strategies suited to clients’ life stages and wealth levels. Digital advice, active engagement, and periodic review are all emerging as key tools in delivering ongoing value.

Conclusion

For Australian retail clients and their advisers, the end of US exceptionalism—and the rise of a multipolar world—signals both challenge and opportunity. A resilient investment philosophy rooted in diversification, active,

forward-thinking management, and the use of robust wealth preservation tools will be central to navigating uncertainty. As history and new research both show, “the end of US exceptionalism does not mean that US sharemarkets don’t perform well, it’s just that other markets may offer just as good returns”. Embracing change, rather than resisting it, remains the foundation of durable wealth in a global financial landscape redefined by new centres of power and innovation.

References

- Mousina, Diana. “3 reasons why the US will not stay exceptional in this century.” AMP, 2025.
- “Five Reasons for the Trend Towards Multipolarity.” Morgan Stanley, 2025.
- “The Australian economy and the global downturn Part 1 - Reasons for resilience.” Treasury, 2011, updated 2019.
- “Wealth preservation strategies: Protecting your legacy for future generations.” Pitcher Partners, 2025.
- “PROTECT, THEN GROW INVESTMENT PHILOSOPHY.” Perpetual.
- “Our Investment Philosophy.” Providence Wealth, 2025.
- “Multipolarity and Australia: How a ‘middle-sized nation’ can adapt.” Geopolitical Economy, 2025.
- “Australian Wealth Management at the Crossroads.” Firstlinks, 2022.
- “Road to Resilience: An investor action plan for an adaptive and sustainable economy.” IGCC, 2023.
- “Australian Wealth Management Summit 2025 to spotlight alternatives amid global market dislocation.” Investor Daily, 2025.



depositphotos.com

BEYOND EARNINGS

LESSONS FROM THE 2025 ASX REPORTING SEASON FOR AUSTRALIAN INVESTORS

BY WEALTH ADVISER

Introduction: The 2025 ASX Reporting Season—Why Investors Should Look Beyond Headlines

The 2025 ASX reporting season delivered headlines filled with both optimism and unease, as investors navigated share price swings, flat earnings, and a surprisingly resilient market backdrop. This period was marked by outsized moves in both directions, with blue chips like CSL and Cochlear facing sharp declines, while others such as Brambles and SEEK posted strong gains. As one commentator put it, “Despite mixed ASX results, the market has shown surprising resilience”. Aggregate earnings across the S&P/ASX200 have been flat or declined even as the index returned nearly 15% annually. In this environment, the importance of looking beyond headline figures and quarterly surprises becomes clear. The lessons for investors in 2025 centre on understanding the themes behind reporting season, learning from sector trends, and adopting strategies that withstand uncertainty.

Volatility, Resilience, and the Disconnection between Share Prices and Earnings

This reporting season was perhaps “the most interesting... in my 20-odd-year career, with share prices meaningfully diverging from earnings and prospects”. Volatility reigned as over 20 ASX200 firms saw moves of more than

10% on results day. Intraday swings were not always justified by the earnings reports themselves; “small earnings misses saw significant share price moves; similarly, small earnings beats saw large share price movements”. Traders responded swiftly, with high-frequency trading and rapid capital flows amplifying the gap between sentiment and fundamentals.

For patient investors, this decoupling offers both risk and opportunity. While some companies beat expectations yet saw their prices fall, others with disappointing results rallied after resetting expectations or highlighting future resilience. History shows that diversified, long-term strategies outperform attempts to chase short-term price action. The key is often to use volatility to rebalance portfolios, reassess goals, and avoid the temptation of acting on “noise” rather than substance.

Sector Winners, Margins, and Pockets of Strength

Sector performance in 2025 was highly nuanced, revealing important clues for forward-looking investors. In retail, those with dominant market positions—such as JB Hi-Fi—outperformed their peers in a “soft consumer demand” environment, while companies leveraging technology, including the CAR Group, REA Group, and SEEK, maintained momentum even as others faltered. Insurers thrived, experiencing some of their “best results season since the GFC as they enjoy higher premiums, lower claims inflation,

and sound investment returns”. Suncorp and QBE delivered solid increases in cash flows, even as broader dividends across the market declined.

The role of cost management was front and centre across sectors. “Strong cost control or via companies which had previously implemented cost-out programs... as a driver of upside,” was a clear message from the earnings season. Margins, rather than top-line revenues, became the focal point for many firms navigating higher input costs and global trade uncertainties. On the negative side, resource companies sensitive to Chinese demand and commodity prices, like BHP and Rio Tinto, faced challenges. However, their diversification into green energy materials—copper and lithium—may cushion future earnings volatility.

Policy, Interest Rates, and Macro Influences on Portfolio Strategy

Broader macro themes—including policy shifts and interest rates—had a tangible impact on investor sentiment and portfolio strategy in 2025. Investors tended to “look a little further ahead when... we are in a policy rate cut cycle,” seeking to front-run inflection points in economic conditions. The RBA’s decision to lower the cash rate to 3.6% in August provided a tailwind for equities and supported a cautious optimism for forward returns.

Labour market dynamics and global developments—such as China’s uneven recovery and tariff headwinds from the US—added further complexity. The outlook for domestic cyclicals brightened as the prospect of lower rates hinted at relief for consumer and industrial-facing sectors, but soft pockets remained, particularly in traditional retailers and some property assets. Investors positioned for resilience should factor in both macro opportunities and risks, maintaining diversified exposures and remaining alert to rapid policy changes.

Practical Wealth Strategies—Managing Tax, Dividends, and Asset Resilience

Beyond broad themes, the reporting season reinforced the importance of practical wealth strategies for Australian investors. Income focus remained critical, with many portfolios using a “new scorecard [to] help income-focused portfolios” evaluate the sustainability of dividends in light of recent cuts and increases. Dividends declined by -6% in February among many large caps, but selective stocks posted increases, with evidence that “our investor’s dividends will be +6% greater than the previous period in 2024” within some diversified portfolios.

Legal tax minimisation remains front-of-mind for Australia’s wealthier households. The “Legal Tax Minimisation: How Australia’s Wealthy Build Assets in 2025” framework highlights smart use of trusts,

superannuation, and speedy adaptation to policy changes. For clients, regular review of asset structures, attention to cost bases, and coordination between investment and tax strategies offers a pathway to resilience.

Rebalancing in volatile markets, maintaining flexibility, and tilting towards sectors with pricing power or margin growth can all add ballast. Dividend sustainability, transparent balance sheets, and management credibility take on increased importance when macro risks are elevated. For those funding their retirement, dividend growth above inflation—achieved by some portfolios in 2025—is critical to maintaining living standards.

Conclusion: Maintaining Perspective and Positioning for the Upswing

“If anything, corporate Australia has emerged through an economic soft path in solid shape. If this is the worst that it gets... then it’s just not that bad”. The 2025 reporting season reminds investors of the importance of looking past short-term disappointments or excitement and focusing on the direction of economic travel. “Looking ahead, investors should be positioned to take advantage of a cyclical upswing” as economic and policy conditions gradually improve. The best outcomes will come to those who stay disciplined, adopt resilient portfolio structures, and continue to assess opportunities in light of unfolding trends.

Australian investors are encouraged to work closely with their advisers, regularly revisit financial goals, and maintain sight of fundamentals amid media distraction. With the market poised for change and policy support on the horizon, a measured approach will help investors not just weather volatility, but take advantage of tomorrow’s opportunities.

References

- ASX reporting season: Room for optimism - Jun Bei Liu, Firstlinks, 26 August 2025.
- Key themes shaping this ASX reporting season - Sodali, 12 August 2025.
- Key Themes from the February 2025 Reporting Season - Allied Wealth, 18 March 2025.
- ASX reporting season wrap: Solid earnings, dividend surprises and a domestic revival - Market Index, 1 September 2025.
- August 2025 Reporting Season Outlook - Bell Direct, 24 August 2025.
- Legal Tax Minimisation: How Australia’s Wealthy Build Assets in 2025 - Hudson Financial Planning, 12 July 2025.
- Buy Hold Sell: Reporting season winners, losers and 2 ASX stocks to watch - Livewire Markets, 31 August 2025.
- Cliff Notes: Labour market resilience critical to the outlook - Westpac IQ, 19 June 2025.

Q&A: Ask a Question

Question 1:

I've been told my income protection benefit period only runs to age 65. What does that actually mean for me?

The benefit period on an income protection policy refers to the maximum length of time you'll receive payments if you're unable to work due to illness or injury. Many policies have a benefit period that runs until age 65, which means that if you make a successful claim before then, the insurer will continue paying your benefit up until your 65th birthday, provided you remain unable to work by the definition. After this point, the benefit ends, regardless of whether you're back at work.

Some policies offer shorter benefit periods, such as two or five years, which usually reduces premiums but can leave you financially exposed if you suffer a long-term illness or injury. Longer benefit periods, like to age 65, provide greater protection but come at a higher cost. The right balance depends on your financial situation and retirement timeline. Your financial adviser can help ensure your policy settings give you the cover you need.

Question 2:

I've heard there are rules around how much you can give away to your children before it affects your Age Pension. How do gifting rules actually work?

Centrelink has rules in place to prevent people from giving away assets simply to qualify for the Age Pension. Under the current rules, you can give away up to \$10,000 in a single financial year, but no more than \$30,000 over a rolling

five-year period. Anything above these limits is considered a "deprived asset" and will still count towards your asset and income tests for five years, even though you no longer hold it. This means that while gifting can be a way to help family or reduce the size of your estate, it may not always improve your Centrelink position.

It's also important to think about whether giving money away leaves you with enough to fund your own lifestyle and future care needs. A financial adviser can help you understand the rules and explore strategies that support your goals without putting your financial security at risk.

Question 3:

What happens if I need to access my super early due to financial hardship or medical reasons?

Superannuation is generally designed to be preserved until you reach your preservation age and retire, but there are limited circumstances where early access is allowed. One pathway is through severe financial hardship, where you may be able to withdraw some of your balance if you've been receiving eligible government income support for an extended period. Another pathway is on compassionate grounds, such as needing funds to pay for certain medical treatment, palliative care, or to prevent foreclosure on your home. There are also provisions for permanent incapacity or terminal illness, which can allow full access to your super earlier than usual.

While these options provide flexibility in difficult times, they can have long-term consequences. Accessing your super early reduces the amount you have invested for retirement and may limit your future income. The eligibility rules can also be strict, and applications require evidence. A financial adviser can help you understand whether you qualify, and the impact early release could have on your retirement plans.