

Guide to: Living with NZ Super.



As people adjust to receiving NZ Super, there are several aspects of retirement income that often become clearer in practice.

Below are some of the key things people consider in their first year of receiving NZ Super:

NZ Super as a foundation income.



For many people, NZ Super becomes a regular source of income that helps support day-to-day living costs and forms part of their overall retirement income.

How NZ Super fits with other income sources.



NZ Super is often received alongside other income sources such as savings, KiwiSaver, investments, or employment income. Over time, you will gain a clearer understanding of how these work together.

Adjusting to a different payment schedule.



NZ Super is paid fortnightly, which may differ from salary or wage payments. You will become more familiar over time with how this fits alongside your ongoing expenses.

Changes to spending over time.



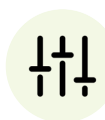
Retirement can bring changes to spending patterns. As you settle into retirement, you will develop a better understanding of how and when you spend your money.

Reviewing how things are working.



Many people review how well their different sources of income are meeting their needs. This can help them understand whether any changes may be needed over time.

Retirement is an ongoing adjustment.



Retirement is often a gradual transition rather than a single event. People tend to find their confidence grows as they become more familiar with new routines and income sources.

To explore further, visit the website for:



- Using KiwiSaver in retirement.
- Turning savings into retirement income.
- A checklist to help you get ready, at your own pace.

Visit for simple guides,
checklists and next steps.

www.angfincare.nz



A gentle reminder:

This is a stage many people move through at their own pace. Understanding your options and how they fit together can help as you think about the years ahead.



These resources are here
to help you take the next
step, one topic at a time.

Investment Knowhow.
Christian Values.

P 0508 738 473
E info@christiankiwisaver.nz
W: www.angfincare.nz

Christian
KiwiSaver Scheme