

Guide to: Living in retirement.

Retirement is underway. Many people find their confidence grows as they settle into routines and understand what works for them.

These are questions people may seek answers for at this stage:

How long will it take to settle into retirement?



For some people, this could take a few months or a year or more. There is no 'right' amount of time, as people adjust to different spending patterns.

Will my spending stay the same over time?



Spending often changes throughout retirement, as priorities, health, lifestyle and personal interests evolve. Many people find some costs like insurance unaffordable, which affects other spending needs.

How do I stay on top of my finances?



As retirement progresses, people often look for simple ways to keep track of their money. Keeping a simple list of insurance policies, direct debits and upcoming big bills, can help keep the picture clear.

How do I handle larger or unexpected costs?



One-off costs can arise at any stage of retirement. Sometimes people allow for this in their short-term savings, especially if they set up an emergency fund in earlier years for unexpected costs. It is never too late to set one up!

How can I feel more confident with my money?



Confidence comes from becoming familiar with how retirement works, and having a clear sense of your overall financial position. Stop, take a breath, and be grateful for your current blessings.

Where do I go if I need more help?



For KiwiSaver questions, speak to your provider or financial adviser. People can also speak with Work and Income for NZ Super, and other allowances, or Age Concern for non financial support.

To explore further, visit the website for:



- How KiwiSaver works in retirement.
- How NZ Superannuation fits alongside your savings.
- A checklist to help you get ready, at your own pace.

**Visit for simple guides,
checklists and next steps.**

www.angfincare.nz



You've got this!

You have spent a lifetime managing your finances and making important decisions. Retirement is a new stage of life where those same skills continue to support your everyday living.



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

**Investment Knowhow.
Christian Values.**

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**Christian
KiwiSaver Scheme**