

Guide to: Preparing your income picture.

As retirement gets closer, people move from general questions to more practical concerns about how it will work in real life.

Here are some questions they want answers to:

How much money will I need each month?



Many people start to think monthly, instead of annually or long term. The amount they need becomes clearer as regular work stops.

What if I start and realise I was wrong?



It is common for things to change in the first year. Retirement is an adjustment, and you will find solutions as you go. Take a breath, take your time, and adjust for the things that are known right now.

How do I avoid running out of money?



People tend to be more frugal in the first few years, as they adjust to having a set amount of savings. Reviewing spending each month helps them continue to manage the money.

How do I decide how to structure my savings?



Many people think in terms of buckets. How much for their immediate needs (next 12 months), medium term (3-5 yrs) and longer term. KiwiSaver is designed for the medium to longer term.

What do people do if income changes?



Retirement income is not always fixed. People adjust how they use or save their money over time as needs, lifestyle or circumstances change.

How do I get off to a good start?



Many people look at their current spending and identify how it may change as they move into retirement. This can help build a clearer picture of their situation at this stage.

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



Have faith in yourself:

You have managed your money up to this point and can begin to enjoy the results of your work. Retirement is a continuation of that process, with your finances still part of everyday life.



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