Guide to: Understanding retirement income.

When transitioning out of work, the question becomes, How will I pay my bills and still enjoy my life?

These are the questions most people want answers to:

Covering everyday expenses.

What income can I rely on?

NZ Superannuation usually forms the base, with savings or investments like your Christian KiwiSaver Scheme topping it up as you need it.

Do I need to replace my full salary?

Retirement spending often looks different from working life, so your income needs may change with this new phase of life.

What happens if costs or plans change?

Your needs and priorities can change during retirement, and your approach can to. Being eligible to access KiwiSaver savings can give people flexiblity they didnt have when they were younger.

Enjoying life, staying flexible.

Can I take money as I need it?

Yes. Many people transition slowly, keeping some money accessible for regular expenses, while drawing lump sums from investments over time as needs arise.

Can I still work or slow down gradually?

Retirement doesn't have to happen overnight. Some people choose to continue working, reduce their hours, volunteer, or explore new interests.

What if I don't want to decide now?

Retirement is a transition. Most people take a year or two, to really work out what suits them.

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

A steady way forward:

Many people start by thinking about everyday costs for the year ahead, then make small adjustments as they go.

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