

KiwiSaver: Living in Retirement.

Living in retirement: KiwiSaver becomes part of the day-to-day financial picture.

Here are a few questions people want answered:

How do I take money out when I need it?



Initially there is a form to complete (Qualifying Date Withdrawal Form). From there you can start up a regular withdrawal or request ad hoc amounts as you need them.

How often should I review KiwiSaver settings?



This will depend on how KiwiSaver is used in retirement. Some people check their KiwiSaver settings periodically to see how they fit into their lifestyle.

What happens if the balance drops?



KiwiSaver balances can move up and down over time. Some people think about how much they need on-hand short term, outside of KiwiSaver, vs how much they can leave in KiwiSaver to grow.

Do I need to change anything if I stop working?



Ending paid work at 65 usually means employer and government contributions into KiwiSaver stop. You may continue contributing if you have extra savings, or want to consolidate other investments into KiwiSaver.

How do taxes change when I retire?



If income changes in retirement, the tax applied to KiwiSaver earnings may also change. You can review this over time and update your KiwiSaver provider if needed.

How do I decide when to use KiwiSaver?



People often start by looking at their overall financial picture: what their money needs are, and the sources of income available. This can help give context for decisions around KiwiSaver.

To explore further, visit the website for:



- Turning savings into income.
- 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 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.

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Christian
KiwiSaver Scheme