

KiwiSaver:

Preparing for Retirement.

As retirement approaches, people start thinking about how their KiwiSaver account may fit alongside other sources of income.

Here are a few simple things to consider at this stage:

How will KiwiSaver evolve with my retirement?



As people move closer to retirement, KiwiSaver can be viewed less as a single decision and more as something that may be used differently over time.

How long does KiwiSaver need to last?



Many people consider how long the money needs to last, and the best way to use it across a number of decades.

Suitability of my funds risk level.



As people approach retirement, they consider the level of risk in their fund. This is more about being aware, than necessarily making changes at this stage.

How flexible KiwiSaver is for retirement.



Some people begin to notice that KiwiSaver does not need to be accessed all at once, and there are different approaches depending on personal circumstances.

Concern about whether it will be enough.



"How much will I need" is a common question asked. KiwiSaver is one part of a bigger picture when added to NZ Super or savings. Retirement calculators can help give direction: <https://angfincare.nz/calculator/retirement-calculator/>

What happens if the value falls when I am retired?



The value of investments can still go up and down. Retirement can be a long stage of life, and the investments may still span many years. People may plan for riding out the ups and downs, by only withdrawing when they really need it.

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.

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

Christian
KiwiSaver Scheme