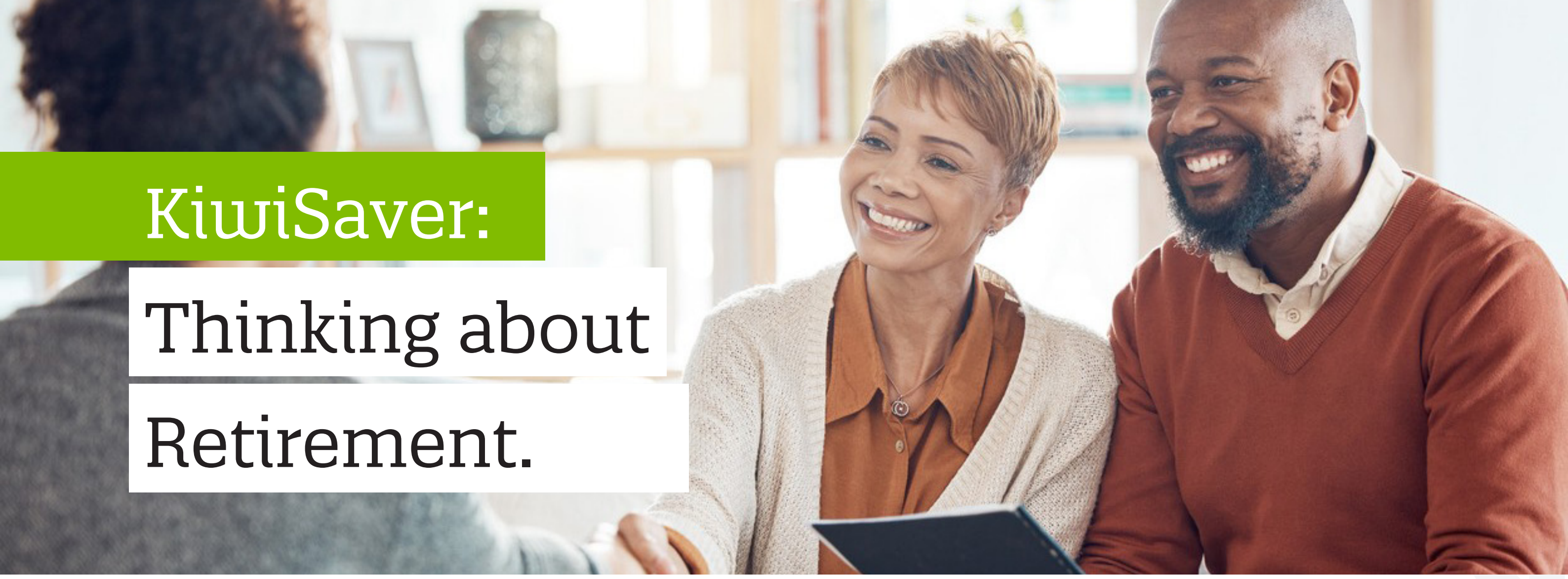

# KiwiSaver: Thinking about Retirement.

## As you start thinking about retirement, your KiwiSaver account doesn't have to change straight away.

Here are a few simple things to know about how it can work during this stage:

### KiwiSaver can generally be accessed from age 65.

KiwiSaver is generally able to be accessed from age 65, and at this stage, you decide how you want to use it.

### You can take money out in stages.

You don't need to take a lump sum. Many people choose to withdraw money only when they need it.

### Your money can stay invested for the long term.

Your account doesn't have to "end" at 65. It can stay invested and continue to grow over time. Some people consolidate their other investments into their KiwiSaver account, or keep adding amounts from work or savings.

### You can choose a different type of fund.

If your needs change, you can switch between different fund types at any time.

### Investment values can go up and down.

Your balance may rise and fall depending on market movements, especially in higher-growth funds.

### Ending employment needn't impact your account.

Your KiwiSaver stays with your provider, with the same basic settings and fee structure, unless you decide to make changes.

### 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:

You don't need all the answers today. Taking time to understand your options now can help you make more confident decisions later.

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