

Guide to: Planning your legacy.



As retirement gets closer, many people begin thinking about how they would like to spend their time and what matters most in the years ahead.

Retirement lifestyle.



Many people reflect on how they would like to spend their time once work becomes less central. Thinking about the balance between leisure, purpose and personal goals can help shape a fulfilling retirement.

Staying involved.



Some people continue contributing through volunteering, mentoring or community involvement. Remaining connected to people and causes you care about can provide purpose and help maintain a sense of belonging.

Family conversations.



Many families begin discussing future plans, wishes and expectations together. Having open conversations early can help build understanding, reduce uncertainty and make future decisions easier.

Living arrangements.



Some people begin thinking longer term, and where they might like or need, to live as they get older. Considering your options early can give you more time to plan and make choices that suit your lifestyle.

Intentional giving.



Many people consider how they might adjust their support of family, charities or their church in ways that fit their changing circumstances. Reviewing your giving can help ensure it continues to reflect both your values and your financial goals.

Different retirement times for a spouse or partner.



Spouses or partners may retire at different times. People may discuss what that might look like for each person, and a timeframe for living 'in sync'.



To explore further, visit the website to find:

- How people start getting their documents in order.
- 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 final thought:

Planning ahead can make future decisions easier and provide greater confidence for both you and your family.



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