

Turning 65:

Questions we hear, as people approach retirement.

It's normal to wonder about income, lifestyle and planning, when you are thinking about retirement.

Here's what most people ask first:

Q1: How do I know if I have enough money?



You can start by looking at your everyday expenses and essential bills. Adjust gradually as you see what works for you.

Q2: How can I make my money last?



Many people divide their savings into short-term, medium-term and long-term buckets. They can then spend for today and keep money growing for the future.

Q3: What if unexpected costs come up?



It's helpful to keep some funds easily accessible for bills, health costs and one-off expenses.

Q4: How much should I keep in cash vs investments?



The amount will vary from person to person. Many people take time to adjust to retirement and better understand their expenses before deciding what feels comfortable.

Q5: How can I support my family without stretching myself?



Helping family is a blessing. Planning for your own expenses and giving thoughtfully over time lets you share generously while keeping your finances secure.

Q6: How do I make financial decisions without stress? I don't want to decide now?



Take things slowly, focus on your needs first, and trust God's guidance as you plan for the future.



To explore further, visit your member portal to find:

- A simple explanation of your options at 65.
- 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



There's no one right way to retire:

Take things step by step, adjust as you go, and trust God to guide your decisions. Most people find a rhythm over the first year or two that works for their bills, lifestyle, and peace of mind.



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