Turning 65: what changes and what doesn't.

Turning 65 brings new choices, but it doesn't require immediate decisions.

Here are the key points many people want to understand first:

What doesn't change at 65?

Your investment doesn't stop.

Your Christian KiwiSaver Scheme account remains open and invested unless you choose to make changes.

You don't have to make decisions immediately.

There is no requirement to withdraw from your Christian KiwiSaver Scheme as soon as you turn 65. Many people take time to consider their options.

Your values still guide your choices.

The principles that have guided you so far, care, stewardship, and responsibility, remain just as important at this stage.

What does change at 65?

Your choices increase.

From 65, you can choose how and when to access your Christian KiwiSaver Scheme, including leaving it invested, making regular withdrawals or withdrawing a lump sum.

You may become eligible for NZ Super.

Most people can apply for NZ Super at age 65. This provides a regular income alongside any other savings.

Work becomes a personal choice.

Some people continue working, some reduce their hours and others stop altogether. There is no single right approach.

To explore further, visit the website 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

A gentle reminder:

You don't need to understand everything at once. The goal at this stage is not to rush decisions, but to understand your options and take one step at a time.

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