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RETIREMENT

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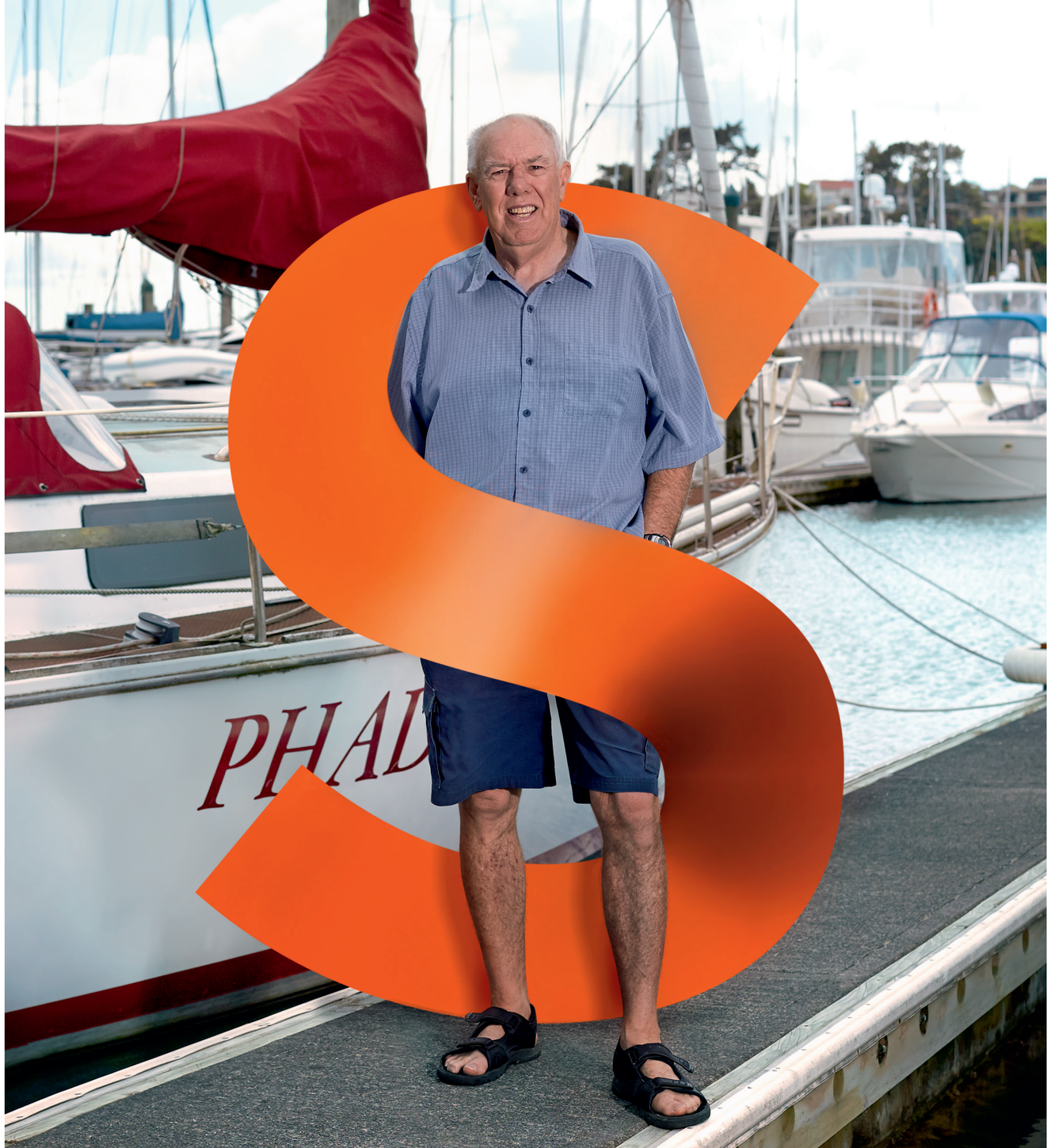
powered by Commission for Financial Capability



TODAY'S SEMINAR

- What lifestyle do we want?
- How much will we need?
- Where will the money come from?
- What can we do now?

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WHAT LIFESTYLE DO WE WANT?

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HOW MUCH WILL WE NEED?

Life expectancy:

- Many 65-year-old males live to 91.
- Many 65-year-old females live to 94.

We could be in retirement for 30 years or more.

NZ SUPER

NZ Super is the only source of income for 40% of today's retirees.

NZ SUPER RATES	WEEK	ANNUAL
SINGLE (LIVING ALONE)	$401	$20,845
COUPLE	$617	$32,069

Weekly NZ Super rates (after tax at M rate), rounded to the nearest dollar, as at 1 April 2018.

OTHER SOURCES OF INCOME

- Our savings
- Employment
- Gifts of inheritance
- Sale of property or business
- Rental property

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OTHER SOURCES OF INCOME

Our homes:

- Downsizing
- Subdivision
- Renting out
- Equity release
- Selling the home to family

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WHAT CAN WE DO NOW?

Start a long-term investment fund:

- KiwiSaver
- Workplace savings
- Other options, e.g. rental property

While it's always good to start saving early, it's never too late to start.

WHAT CAN WE DO NOW?

- Become debt-free
- Save and invest sooner

The sooner we're debt-free, the sooner we can save even more.

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FIND OUT MORE

- **Booklets:**
  - Sorted Retirement booklet
  - CFFC “The choice years”
- **Calculators and information on sorted.org.nz**
- **If we’re close to retirement:**
  - Work out retirement budget.
  - Read “The choice years” booklet.

The best thing we can do is take action.

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GET SORTED TODAY!