



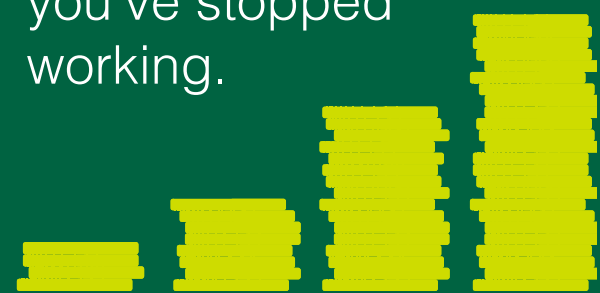
# Top tips to help you plan for your retirement

Reviewing your lifestyle and getting your readiness plan in shape early is key for your peace of mind, and your comfort post-retirement.

## Tip 1

### Have a budget

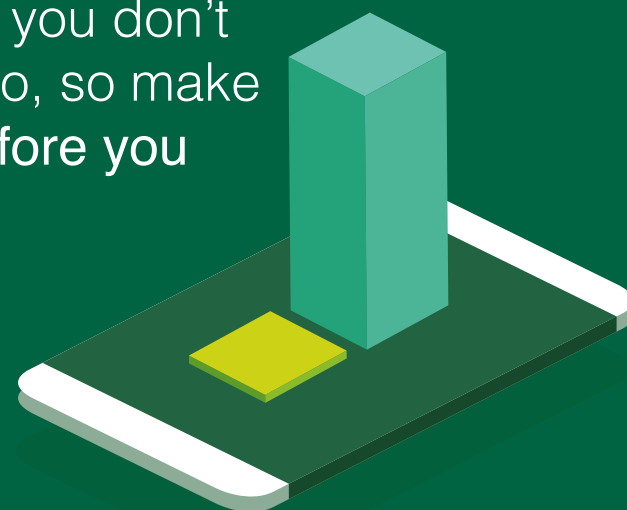
Think about what your money will look like for the 20-30 years after you retire, and adjust your lifestyle now so you don't have to worry once you've stopped working.



## Tip 2

### Pay off debt and reduce expenses

Use your documented budget to track your expenses. New debt means paying it off when you don't have the income to, so make sure it's sorted before you retire.



## Tip 3

### Increase your retirement contribution

Maximise your savings by increasing your retirement annuities and put money towards tax-free investments to take advantage of tax benefits.



## Tip 4

### Check with your HR department

While you count down to you retirement, check in with your company and learn more about your retirement benefits and how to access them.

## Tip 5

### Have an estate plan

Review your will and estate plans before you retire. Clearly specify your beneficiaries and what they'll be entitled to, and invest smartly to minimise the estate duty.



Make use of a retirement coach or financial planner. They have all the resources to ensure that you're making **the right decisions for your retirement and your financial freedom.**

Nedgroup Investments offers a free, no obligation retirement coach to help you assess your needs. To speak to our coach, go to [www.nedgroupinvestments.com](http://www.nedgroupinvestments.com), alternatively speak to your financial planner about your retirement needs.



### Need more insight?

Listen to Quaniel Richard, Head of Institutional at Nedgroup Investments and his thoughts on successful retirement here.