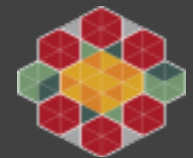




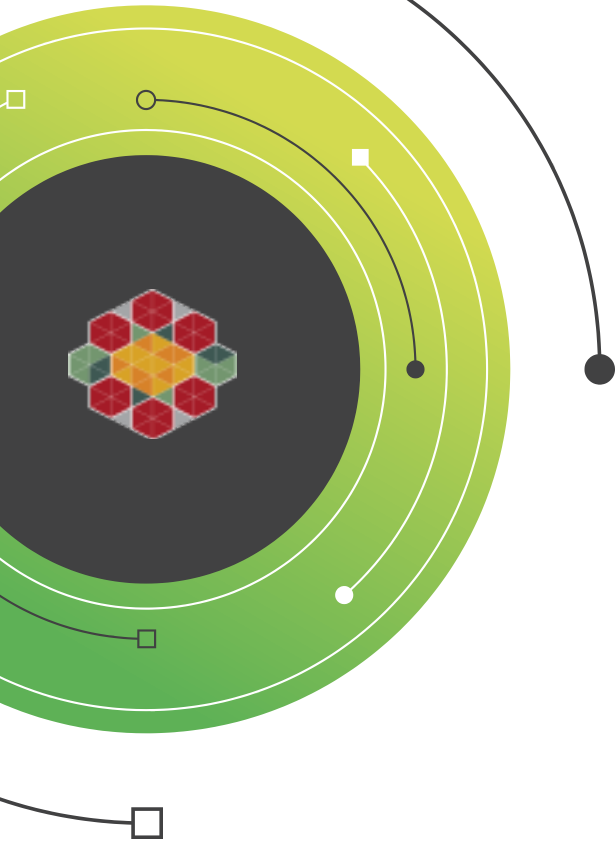
PREPARING FOR RETIREMENT

Financial and Retirement Group
V1.0-10/01/2018





How do **You** imagine **your** retirement?



- Increase your leisure activities by indulging in **your** favourite hobbies
- Travel to destinations **you** always wanted to see
- Keep the same quality of life whilst significantly reducing **your** work load
- Devote time to volunteering

WORK OUT THE MONEY **YOU NEED FOR **YOU** TO AFFORD THE RETIREMENT OF **YOUR** DREAMS**

DO **YOU** KNOW HOW MUCH **YOU** NEED TO MAINTAIN **YOUR** STANDARD OF LIVING

- Travel
- Eat out
- Entertain
- Theatre and shows
- Books
- Pets
- Maintain your house and car

WORK OUT THE MONEY **YOU** NEED
FOR **YOU** TO AFFORD THE
RETIREMENT OF **YOUR** DREAMS



In working out **Your** retirement income
take into account **Your** Life expectancy
– if **You** are:

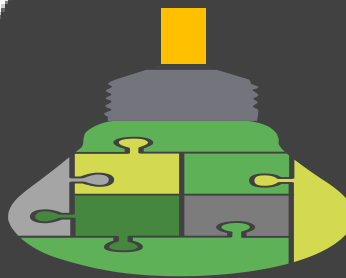
Male

Your life expectancy
today is 79 years

Female

Your life expectancy
today is 84 years

**By 2060, unisex, life
expectancy is expected
to increase by 6 years**



CAN YOU AFFORD TO RETIRE?



- **Your** and your family's health
- **Your** retirement income
- **Your** family's requirements



- Increased medical costs



- Caring for loved ones



- Inflation



- Pension income will be lower than your salary



- Extraordinary high cost expenses

Where will **Your** Retirement Income come from?

- Social security contributory pension
- Private pension
- Investments and savings
- Inheritance
- Downsizing your home



WILL **YOUR** INCOME STREAMS
PROVIDE **YOU** WITH THE RETIREMENT
INCOME TO MEET THE RETIREMENT OF
YOUR DREAMS?

IF NOT START SAVING TO BRIDGE THE
GAP SO THAT **YOU** CAN LIVE **YOUR**
DREAM WHEN **YOU** RETIRE





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