

Getting the most out of your retirement savings - at any age

Retirement

You can help yourself get better outcomes during uncertain times, no matter how old you are.



If you're closer to retirement (60s and over):

Closer to retirement (60+)

If you feel less financially prepared for retirement, you could:

- consider working a few more years
- explore options to earn income in other ways
- find ways to reduce your expenses

For more suggestions on how to prepare for retirement or get an estimate of the pension you can expect based on the amount you've saved for retirement, create your retirement picture in seven fun steps using our gamified, interactive tool: My Retirement Picture.



Trust your investment strategy

Switching investment strategies when the market falls means you lock in your losses and won't gain from any financial market recovery. If you have followed a lifestage investment approach, you have been invested in more conservative portfolios depending on how close to retirement you are. Savings in these portfolios typically decrease by a smaller extent than other lifestage portfolios used in the growth phase of a long-term retirement savings journey.



Explore your options

Set up time with your financial adviser or consultant and revisit your plans to check if you need to make adjustments. It is especially important to discuss what options you have in retirement and how to invest now, so that you are suitably aligned with the annuity (pension) you are most likely to choose in retirement. **Explore the options you have in retirement.**

[Click here](#)

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Advice matters

Getting professional, personalised advice at the right time can:

- help you decide which of your goals to prioritise
- identify the solutions or services that can help you achieve them
- improve your chances of financial success throughout your life and in retirement



If you're still feeling uncertain or would like more help, **contact us.**

Questions about a claim or processes:

Client Contact Centre:

0860 100 333

ccradmin@alexforbes.com

Understanding your options or you need help making a decision based on your personal circumstances (advice):

My Money Matters Centre:

0860 000 381

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