

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

Retirement

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



If you're mid-career (40s and 50s):

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> Consider increasing your contribution rate

Since you don't have many years left to build up your savings before retirement, you may want to consider saving even more so that you are on track to meet your retirement goals. Build your retirement picture using our gamified retirement planning tool to estimate what pension you can expect, explore how much you'll need to live on or what other options can help you catch up if you find you're not on track.

[Click here](#)

> Review your plans

Set up time with your financial adviser or consultant and revisit your plans to check if you are still on track to meet your goals or if you need to make changes. Keeping your savings invested (called 'preserving') if you change jobs now is a vital step to give you the best chance of having enough to live on after you retire from your job.

> Stay committed

Remember that your retirement savings are invested in portfolios with investment strategies that have long-term goals. Decreases in investment values can be uncomfortable but do happen from time to time. Now is a good time to assess if you're on track, check that your plans are still good considering any new information and make carefully considered adjustments where needed.



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

ccrfadmin@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

mymoneymatters@alexforbes.com

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