

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 a young adult (20s and 30s):

> Time is on your side (for now)

It is useful to have plenty of time to see the results of your good decisions. Saving from an early age means that your money has more time to work for you. Savings can help you out in tough times and help you achieve the things that matter to you. When you move from one job to the next, make sure you keep your savings invested, whenever possible, so that they can continue to grow. Find out more about saving more or keeping your retirement savings invested.

[Click here](#)

> Keep at it

There are still plenty of years for you to build up and grow your wealth. Continuing to invest when markets have lost value means buying more for the same rand amount. This can benefit you as markets recover.

> Cash is not necessarily safer

Although switching into cash or other conservative investments may seem like a good idea right now, these investment types are less likely to grow your money over time.

Find out more about the importance of staying invested, especially during times of uncertainty.

[Click here](#)



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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