

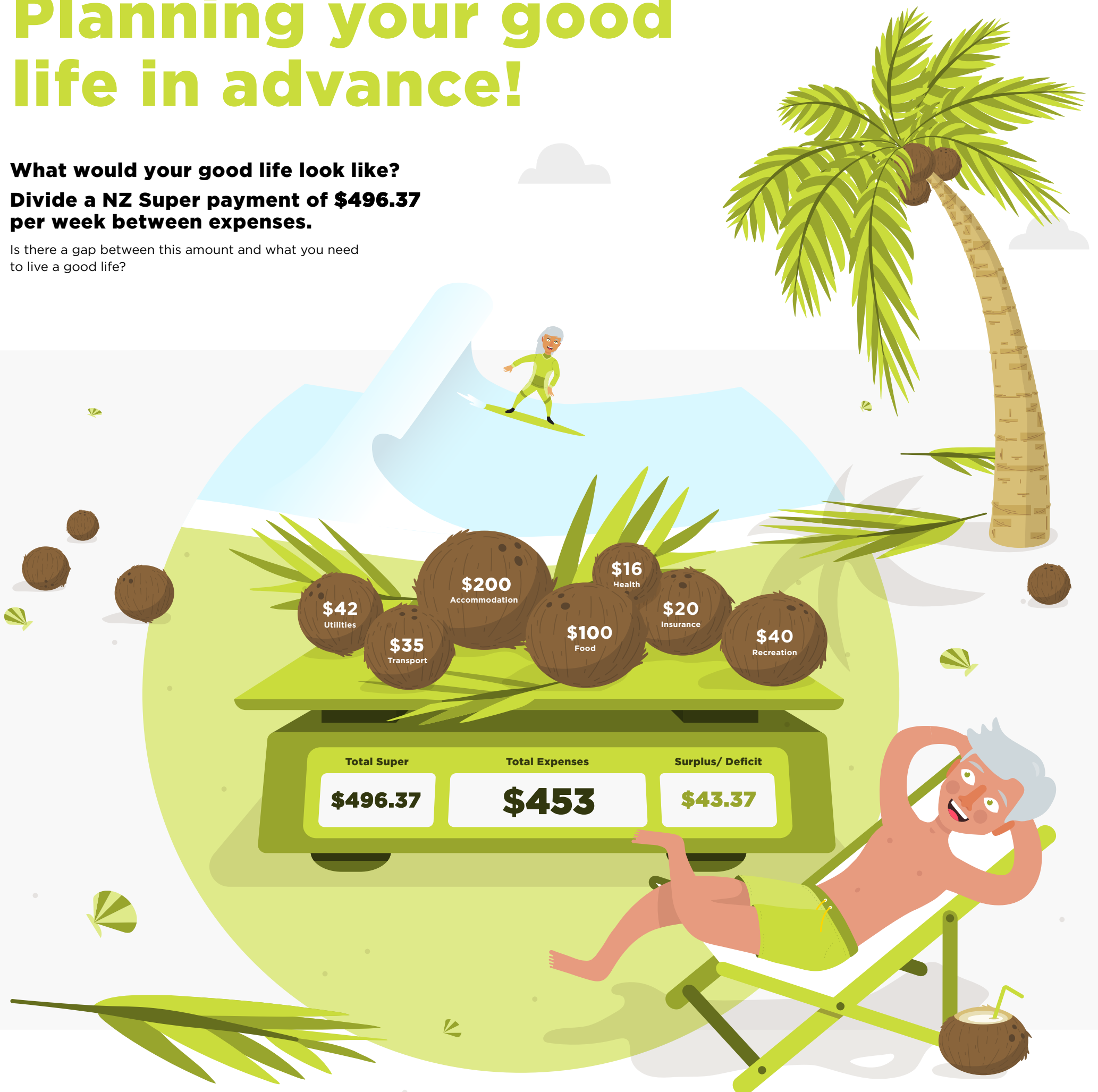
# Retirement

## Planning your good life in advance!

**What would your good life look like?**

**Divide a NZ Super payment of \$496.37 per week between expenses.**

Is there a gap between this amount and what you need to live a good life?



### Questions to ask yourself about planning for your retirement:

- How much will you need to live on?
- Where will that money come from?
- How long do you expect your money will need to last?
- What will your living costs be?
- Will you be debt free?
- What will your long-term savings plan be?
- Who can help you plan?

### Important facts:

- 40% of New Zealanders over the age of 65 rely on their superannuation payments as their sole source of income.
- Nearly 50% of people nearing retirement do not have a financial plan.
- Only 33% of New Zealanders have worked out what they might need in retirement.
- Only 11% of retirees can live the lifestyle that they want.