

Trust must be earned

Small steps towards a **Big Future**

The benefits of paying into
your pension consistently



Want to save for retirement but struggle to stay on track?
Here's why regular, automatic payments can help by removing
the decision – and the temptation – from your hands:

01

Make saving a habit

Good retirement planning **starts with a savings habit that sticks.**

Automatic transfers make it easier, allowing you to set aside a manageable amount each month to help you save consistently without effort.

If your employer offers a pension plan, even better: contributions are deducted automatically before your salary hits your account.



02

There's no need to 'time the market'

By contributing regularly, **you also don't have to worry about market timing.**

When markets dip, your money buys a little more. You can almost think of it as the stock market being on sale.



Enjoy the power of compound interest

03

Starting early with consistent saving **gives your money more time to grow.** Even small amounts can quickly grow thanks to compound interest – which is when your savings make returns, **those returns also earn increasingly more interest over time.**

Reinvesting dividends and interest can help boost long-term growth even further.

04

Diversify* your investments

When you invest regularly, you will be able to choose a range of products such as life insurance, savings accounts and retirement plans allowing you to potentially **benefit from their different advantages.**

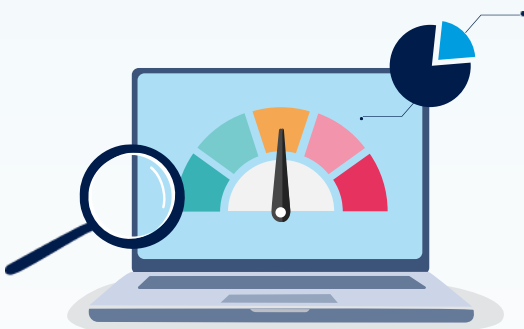
It can be a good idea to **diversify* your investments,** so they react differently to market conditions. Investing in, for example, equities, bonds, investment funds or real estate funds could allow you to spread your risk and may protect against times when markets are volatile.



Monitor and adjust

05

Keep an eye on your portfolio to make sure it aligns with your goals and risk tolerance. **Small adjustments along the way can help you stay confident and on track.**

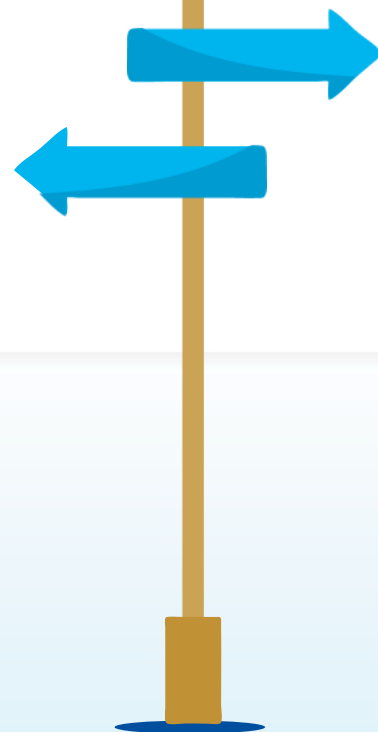


*Diversification does not guarantee a profit or protect against a loss.

06

Seek professional advice

A financial advisor can help tailor a retirement plan to your goals, lifestyle, and financial situation – **giving you clarity and confidence in your future.**



Build a retirement to look forward to

We're here to support you in building a solid foundation for your retirement. And remember – the best time to start taking control of your financial future is today!

Take the small steps today for a brighter future

Important Information

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