

Your 7-Step Roadmap to Investing for your Retirement

We've put together a 7-step map to guide you on your journey to a comfortable retirement



01

Set your retirement goals

- Decide on your ideal retirement age
- Estimate how long you expect to be retired
- Consider the lifestyle you would like during retirement





02

Make a careful assessment of your current financial situation

- How much income do you have coming in each month?
- What are your monthly expenses?
- Do you have any savings?
- Are you paying in to any retirement plans, or do you have any investments?

Work out where your retirement income will come from

03

- Do you have a state pension, an employers' pension, or personal savings?
- Do you plan on working part-time, or will you have a side income during retirement?

04

Assess your tolerance for risk

- The amount of investment risk you take will depend on your personal comfort level and how much time you have to invest
- Early in your pension journey, it could make sense to take on more risk to potentially grow your investments faster. As you approach retirement, you may want to scale your risk levels back. But always do what's right for you or seek advice from your financial advisor
- There are tools to help you calculate the investment risk that's right for you at every stage



Choose the investments that are right for you

05

Different types of investments – equity funds, bond funds, balanced funds, ETFs – can be used to closely match your timelines and your risk tolerance.

Diversification* into different investments may be a way to lower your exposure to market volatility.

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

06

Set your investment amounts

- Calculate how much you would like to invest regularly
- Consider your current savings rate and see if you can find ways to boost it
- Starting early with consistent contributions can make a big difference to your retirement savings
- Later, boosting your savings by even a small amount every month will quickly add up.



Reach for your goals

07

- Regularly review your investment
 - Keep long-term objectives in mind, be patient, and adjust your strategy accordingly
- Professional advice can be very helpful. Financial advisors aim to create a solid long-term plan, guide you through tough decisions, and help you avoid common mistakes.

Build a retirement to look forward to

Take the small steps today for a brighter future

Important Information

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