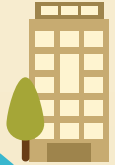


GETTING READY TO RETIRE FIVE YEARS FROM NOW?

Having a financial to-do list will help get you there safe and sound – and set to enjoy retirement the way you've always wanted to.



START HERE

5 YEARS TO GO

Save first, spend later. Now is the time to check where you stand and put as much as you can towards your retirement savings while you're still earning. At the same time, don't neglect paying off debts.



6 MONTHS TO GO

Revisit your medical aid benefits. It's a fact of life that your medical expenses will increase considerably from now on.



3 MONTHS TO GO

Speak to a financial adviser about your options at retirement. What would be best? Should you take the cash? Which vehicles are your savings in? Which type of annuity would suit you best?



6 WEEKS TO GO

Get your admin in order. Check that you have the necessary exit and tax documents.



THE BIG DAY

Say goodbye to your colleagues and get ready to do the things you've always wanted to but never had time for.

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TO GET STARTED



CALL 011 217 1713



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VISIT www.oldmutual.co.za/financialwellbeing



GOOD TO KNOW

There are two types of annuities: guaranteed annuities and living annuities. A guaranteed annuity provides you with an income for the rest of your life. A living annuity lets you decide how much income you'd like each year but that comes with the risk of outliving your money. So it's best to always speak to a financial adviser before taking a decision.