NEDGROUP INVESTMENTS

Nedgroup Investments Retirement Coach Service Offering

see money differently

UNIT TRUSTS | INTERNATIONAL | RETIREMENT FUNDS

INTRODUCTION

Your retirement coach will be available to provide you with expert support throughout to help you make the most of your retirement savings.

1. PLANNING FOR YOUR RETIREMENT

When you are approaching retirement, you need to start putting plans in place to ensure you meet your income needs in retirement. This will involve making informed decisions about what to do with your retirement savings, and you will likely come across new concepts that may not be familiar to you. Using the MyRetirement Portal as a base, your coach will help you work through this to create a personalised retirement plan that meets your specific needs.

Your coach will support you by:

- Helping you create and refine a retirement plan by having three sessions with you where you will work together on the MyRetirement Portal to document your current savings, future needs and any circumstances to consider (You will also be able to change your information on the portal yourself);
- Contacting SARS on your behalf to get an estimate of the tax you may pay on any cash lump sum at retirement;
- Being available to you to help explain concepts and terminology you don't understand;
- Sharing articles that may be of interest to you as you move towards retirement and suggesting things that you may want to start thinking about.

2. IMPLEMENTING YOUR RETIREMENT PLAN

Once you are happy with your retirement plan and the recommended Nedgroup Investments products, your coach will help you take the necessary steps to implement the plan.

Your coach will support you by:

- Helping you complete the necessary paperwork;
- Tracking the progress of your application to ensure your investment is processed correctly;
- Keeping you informed throughout the process;
- Making any changes to your plan that you require;
- Showing you how to register for anytime access to your investment details (updated market values and statements) via our secure site.

Please note that if your recommended retirement plan includes annuity products from providers other than Nedgroup Investments, you will be responsible for implementing the plan yourself. We recommend contacting another independent financial advisor who can assist you with the process.

3. REVIEWING YOUR PLAN ONCE A YEAR

The annual review of your retirement plan is important, because it is an opportunity to assess whether you need to make any changes to your plan, especially if your circumstances have changed in the past year.

Your coach will support you by:

- Sending you a reminder of your review meeting well in advance
- Meeting with you to review your retirement plan
- Helping you identify any changes you need to make and assessing the impact of any changes you want to make, using the MyRetirement Portal
- Helping you make an informed decision about choosing your monthly income percentage for the next year, if you are invested in a solution that allows you to change your income
- Confirming your income for the following year so that you know what to expect
- Helping you complete and submit the necessary paperwork