

A network of white dots connected by thin white lines, forming a complex web-like structure in the upper right corner of the slide.

institute of
retirement funds
africa

Navigating the future



2016 IRFA Conference

Who are we?

1. **Invest in Yourself** is a Services Seta Accredited BBBEE Level 1, Female owned Financial Wellness Training Provider.
2. We partner with Trustees and Employers to optimise Employee Wellness to ensure that members remain committed to long term savings.
3. This can be achieved by providing Support and Education at the workplace to help members achieve Financial Well-Being.

Theme

Navigating the Future

by

Using a **10** point action plan to ensure a
Favorable Retirement Outcome.

1. What retirement should mean to you

1. Retire from work not from Life.
2. Retirement objectives should include the following:
 - a) Much to live for (Purpose)
 - b) Enough to live from (Financial Security)
 - c) Wealth creation mindset (Financial Freedom)



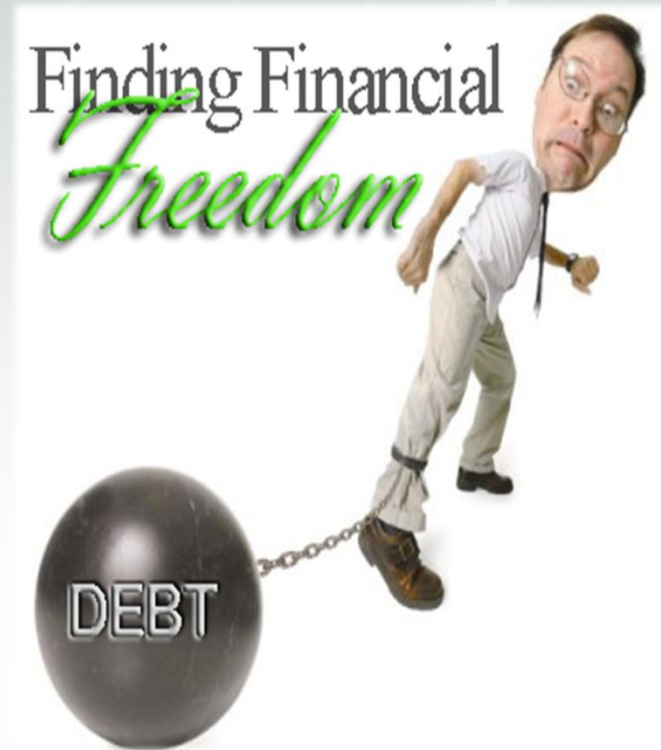
2. Understand your retirement savings objective

1. Understand where you are in your retirement savings cycle.
2. Understand your Pension/Provident fund benefits as part of your retirement savings objective.
3. Ensure that you are on track to achieving and maintaining your financial wellbeing.



3. Have a plan to retire debt free

1. Plan to settle debt well before retirement.
2. Ensure you have a well planned budget.
3. Take responsibility for your financial wellbeing.



4. Develop an emergency fund

This could be in the form of:

Bank accounts

Unit trusts

Exchange traded funds

Tax Free Investment Plan

Access Bond



5. Learn to preserve

1. Understand the power of compounding.
2. Take personal responsibility for what is within your control.
3. Be accountable for your decisions.
4. The Rule of 72.



6. Partner with a Qualified Financial Advisor

1. Educate yourself.
2. Have a financial plan to achieve your financial goals.
3. Put your interests first.
4. Ensure advice is aligned to your plan.
5. Think of Wayde van Niekerk's coach .



7. Review your plan regularly

1. Track your progress.
2. Be prepared to make adjustments.
3. Learn from your mistakes.



8. Learn Wealth Creation

1. Invest in Quality Assets over a Period of Time and Manage Costs.
2. Understand
 - Risk
 - Your Investment Components
 - The Time Value of Money



9. Be prepared to make decisions at retirement

1. Income options at retirement.
2. My celebration of life fund.
3. Revise your estate/legacy plan.

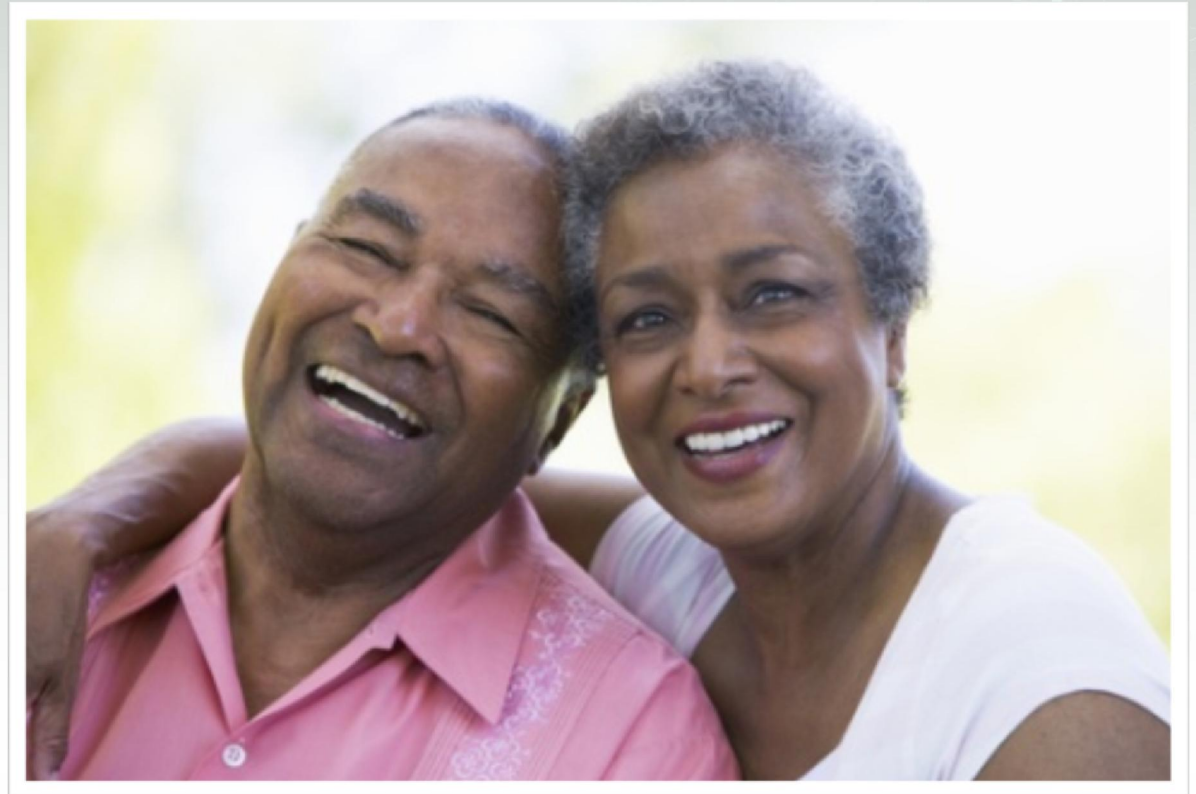
“Having money left at the end of your life is no problem, having life left at the end of your money is.”

- Samuel Baldwin



10. Embrace your retirement

1. You have much to live for.
2. Live your new purpose.
3. Have fun.



Our Workshop Offerings

1. Plan and Manage your Finances
2. Wealth Creation
3. Planning for a Fulfilling Retirement
4. Embracing Retirement
5. Surviving Retrenchment
6. My Life Plan



**THANK
YOU**

www.investinyourself.co.za