

Guide

Retirement Made Simple

*Here are Your First 5 Steps to get your
empowered to get STARTED!*



Retirement Made Simple

Whether you're just starting out or catching up, this guide will help you take the first steps toward a future where you have freedom, security, and choice. No fluff, no stress, just practical steps for South Africans who want to retire with peace of mind.

Step 1: Define Your Retirement Vision

Take 5 minutes to answer questions like:

- What does retirement look like for me?
 - Where do I want to live?
 - Who do I want to spend time with?
 - What do I want to do with my time?
- How much income would I need monthly to live comfortably?

BE SPECIFIC. VISUALISE!



Money Savvy Tip: Aim to replace between 75 – 90% of your current monthly income in retirement.

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Step 2: Know Where to Start Saving and Investing

Your Retirement Vehicle Options:

Tool	Why It's Helpful	Max Contribution (2025)
Retirement Annuity (RA)	Tax savings + long-term growth	27.5% of income. A maximum of R350 000 per year
Tax-Free Savings Account (TFSA)	Tax-free growth & flexible use	R36,000 per year with a lifetime cap of R500 000
If employed - Pension/Provident Fund	Employer may match!	Usually a % of salary
Unit Trusts or ETFs	Flexible, good for lump sums, very accessible	No minimums, no limits

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RETIREMENT!



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Step 3: Use the Power of Consistency and Time

Here's what happens if you invest R500 per month and increase it by 10% every year (starting at age 25):

Age	Monthly Investment	Investment Value at Age 60*
25	R500 (+10% yearly)	± R2.9 million
35	R500 (+10% yearly)	± R1.1 million
45	R500 (+10% yearly)	± R420 000

*Assumes 10% average annual return over time. Not guaranteed.

Lesson: The earlier you start, the less you need to invest to achieve financial freedom.



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Step 4: Make Retirement a Monthly Habit

Download or draw a Monthly Savings Tracker.

- ✓ Tick off each contribution
- ✓ Write down your savings total
- ✓ Review every 6 months



Money Savvy Tip: Use a separate savings account or debit order to **make it automatic.**

Want to Save R36,000 This Year?

Start with **R3 000 month in a TFSA** and let your money grow tax-free.

Can't do that much? Start with R250 or R500. **The most important thing is to start now.**

Step 5: Ask for Help. You're Not Alone!

Speak to a trusted advisor or community group. Ask questions like:

- Am I saving in the right place for my goals?
- How much should I aim for each month?
- How do I protect my money as I get older?

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Quick Checklist to Get Going:

- I've defined my retirement goal
- I know my savings options
- I've picked a place to save (RA, TFSA, all the options.)
- I've started tracking my savings
- I've asked someone for advice or support

Next Step: Print This, Tick Off the Steps, and Start Today

Your future is in your hands. The best time to start was yesterday.
The next-best time? **Today** ❤️

