



Create your dream retirement

Answer these 10 questions to create your dream retirement

Most people say they want to be comfortable in retirement. But that can mean very different things. The trouble is that often Kiwis don't even know what's possible.

We've built 4,381 retirement plans over the last two years, so we've seen what Kiwis want. Below are ten of them, in their own words. You can use these as a starting point to think about your dream retirement.

Read some of the goals Kiwis actually have and write your version underneath. Then bring this sheet to Invest Fest.

1. "Natasha is 7 years younger than me, but I want to make sure she can retire when I do, so I'm not too old to travel by the time she hits 65."

What's the equivalent for you?

SALARY STEP DOWN

2. "We want to spend more and travel a lot from the time we're 65 to 75, and then we can drop back."

What's the equivalent for you?

INCOME PHASES

3. "When Matt turns 70 we want a once in a lifetime trip to the U.S., driving across the states in a Mustang."

What's the equivalent for you?

MILESTONE MOMENT

4. "We want to give each of our children \$100,000 when they turn 30."

What's the equivalent for you?

MILESTONE MOMENT

5. "I'm an engineer. At 60 I'd like to stop working full time and go to three days a week."

What's the equivalent for you?

SALARY STEP DOWN

6. “I’m worried I’ve left my retirement planning a bit late. I’m happy to keep working past 65 for a few years to see the difference it makes.”

What’s the equivalent for you?

SALARY STEP DOWN

7. “My father and grandfather both had heart attacks in their 70s, and I’m worried I’ll need to spend money on healthcare.”

What’s the equivalent for you?

INCOME PHASES

8. “I’ve got a UK pension that pays out a fixed amount every year, and I want to see what impact that has.”

What’s the equivalent for you?

INCOME PHASES

9. “My family tend to live longer. My grandmother lived till 102 and my mother is still very healthy at 80. I want to see what happens if I live till 100.”

What’s the equivalent for you?

INCOME PHASES

10. “We want to make sure that each of our children have \$200,000 at the time we die.”

What’s the equivalent for you?

LASTING LEGACY

+ Or something else?

What does your dream retirement look like for you?

Bring this with you to Invest Fest.

Whatever you’ve written down, most retirement plans can’t show it. They stop modelling the day you stop working, which is where the real decisions start.

On 8 September we’ll show you how the new My Wealth Plan handles goals like these, and how they could change the number you’re aiming for.