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MAKING THE MOST OF RETIREMENT

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Alexander Forbes Retirement Income Solutions (AFRIS)



FINANCIAL WELL-BEING FOR A LIFETIME

is about feeling and being financially healthy and secure during your working life and in retirement ...
it's about improving your personal balance sheet at each stage of your life by learning how to use
the finances available to you.

At Alexander Forbes we understand that, for most people, money is not an end in itself but
a means by which we can increase the choices in our lives through effectively managing our finances.

▶ **This is why** we've developed retirement income solutions
that provide individuals with a seamless savings journey
during their careers and throughout their retirement years.

How AFRIS works for your members through every stage of their lives

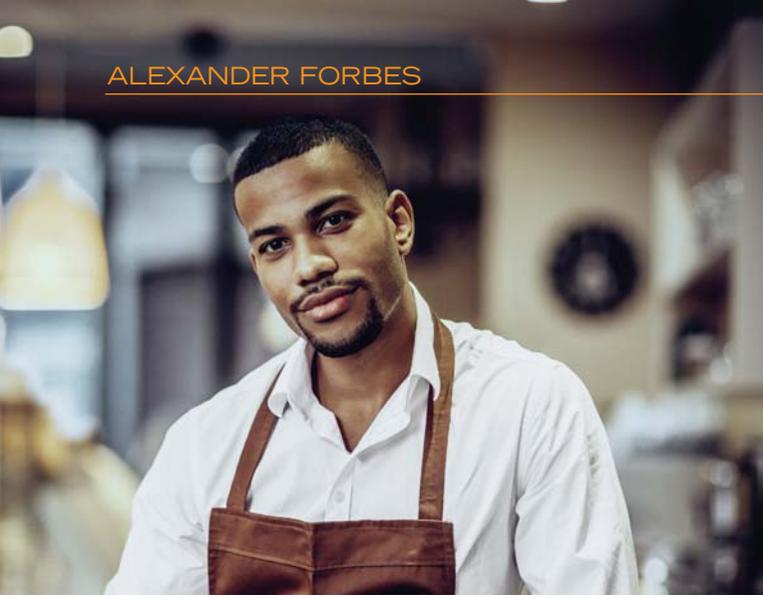


Most people change jobs several times in their working career.
Now members can keep their retirement nest egg in one savings vehicle,
which lowers the cost to members and is more convenient.

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All three AFRIS offerings are **available at similar pricing levels** paid by retirement funds. This means that member fees are lower than they'd be with typical retail products.



AFRIS retirement annuity fund

All members want a level of choice and flexibility. The AFRIS retirement annuity offers this with the following features:

- Members can now top up their retirement savings even if this is not possible with their fund.
- Members can consolidate any other retirement annuities they have into one cost effective solution.
- Members can defer their retirement and continue to contribute, allowing them to build up more savings for their retirement years.

AFRIS preservation fund

A comfortable retirement is about planning. Not preserving retirement assets when changing jobs is the number one reason people don't retire comfortably.

Until now, preservation has been difficult as a result of complex solutions and different providers. The AFRIS preservation makes it simple and cost effective for all your members to consolidate their current retirement assets.

Now members can seamlessly preserve what they accumulate during their careers and enjoy all the benefits associated with AFRIS for a lifetime.

AFRIS living annuity

Sadly, most people don't have enough retirement savings to sustain their standard of living in their retirement years. Many annuitants purchase living annuities because of the flexibility on draw down rates and because they can leave money to their beneficiaries on their death.

The AFRIS living annuity is designed to give your members a minimum lifetime income to meet essential needs using the JUST Lifetime Income portfolio.

This portfolio has been especially developed to target inflation increases. With this feature we are better able provide an income that will last a lifetime, allowing your retirement assets to grow and provide for a legacy if needed.

Did you know? The default regulations require trustees to implement an annuity strategy for funds. Fund members have a variety of different needs, so most retirement funds seek to include living as well as life annuity options within their annuity strategy. The AFRIS living annuity meets both needs, protecting against longevity and leaving a benefit for dependants, within one solution.

WHAT SETS THE AFRIS SOLUTIONS APART?



Cost savings and flexibility:

- ▶ Members can enjoy these **cost effective solutions for a lifetime**, as each one is designed to meet different life stage needs.
- ▶ Members can **consolidate all their retirement assets** under one solution.
- ▶ Members can look forward to a **seamless savings journey** throughout their working lives. This ultimately improves their chances of achieving a better retirement outcome.



Access to expert financial advice:

- ▶ **Dedicated Financial Planning Consultant**
- ▶ **Financial Well-being Consultant**
- ▶ **Member education:** central pre-retirement seminars five years before retirement and on-site retirement presentations for members within two years of retirement.
- ▶ **Individual Advice Centre**
- ▶ **Client Contact Centre**



Speak to your consultant today

The following businesses are licensed financial services providers:

Alexander Forbes Individual Client Administration (FSP 32494)

Alexander Forbes Life (FSP 1178)

Alexander Forbes Investments (FSP 711)

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