

Retirement Planning Trade-offs

Ensuring you have Enough Capital to Sustain Your Retirement

Planning for retirement involves trade-offs.

The amount of retirement capital you need will depend on a number of variables.

MORE CAPITAL REQUIRED IF:

Retirement Income Needs are Higher



Pension Sources Expected to be Lower

Start Investing Later in Life



Earn a Low Rate of Return

Retirement Income is not Indexed to Inflation



Current Retirement Savings are Low

Retire Early / Longer Retirement



LESS CAPITAL REQUIRED IF:

Pension Sources Expected to be Higher



Retirement Income Needs are Lower



Start Investing Earlier in Life



Earn a Higher Rate of Return



Retirement Income is Protected against Inflation



Current Retirement Savings are Higher



Retire Later / Shorter Retirement

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