

Retirement investment

Sanlam will give you financial advice on your retirement investments to ensure savings last and you and your family have a secure financial future.

Investing after retirement

Once retired, investing can be a good way to continue to grow your wealth or produce a regular income. However, it is also important to understand the risks of investing while considering how much money you need to maintain your preferred standard of living. Getting retirement investment advice can be a valuable way to ensure your investment portfolio is properly managed for the duration of your retirement.

Require a professional retirement investment adviser?

After a lifetime of working and saving, retirement should be a time to enjoy – without having to worry about reducing your everyday spending or making your money last. We can help you maximise your savings to maintain your standard of living, and enjoy a happy and comfortable retirement.

We're all living longer, and your savings are likely to have to last for many years to come. Whether you want to receive an income from your investments or are looking to invest for your family's future, we'll help you secure your financial future

What Sanlam offers:

- Help maximising your savings
- Personalised investment advice
- Explanation of high and low risk options
- Hands on financial planning team
- Expert retirement investment advisers
- Advice on passing down wealth

Investing after Retirement to reach your financial goals

Everyone has different financial goals and expectations of what their retirement will hold. We will ask important questions about whether you think you'll have enough income as well as your plans for the years ahead to understand your ambitions and concerns.

It's important to assess your financial situation regularly throughout retirement. If your circumstances or financial goals change, we can review your savings and investments to ensure that they are always working in your best interests.

After retirement, no longer having a regular income can be a concern. Our investment planners will help you put together a plan to ensure you draw down money in the most tax-efficient way possible. We offer a variety of investment options, including bespoke discretionary fund management – an investment service that can be tailored to you on an individual basis.

Tax-efficient retirement solutions

After retiring, many choose to give some of their money to children, grandchildren, or to charity. If this is something you are considering, we will assess your financial circumstances to

determine how much you can afford to gift and how best to reduce your inheritance tax (IHT) liabilities.

Unless approached carefully, IHT can have a substantial impact on your family's assets and investments. Finding the best way to minimise inheritance tax is more than a one-off exercise. We will help you consider all the implications of IHT within your overall financial plan, and recommend solutions that could save your family an unnecessary tax bill.

We can guide you through the available options, such as buying an insurance policy, gifting the money, or establishing a trust. If you are looking to find a more instant solution, we offer structured investment strategies that allow you to take immediate advantage of available tax reliefs.

Our experienced advisers understand the issues and technical details involved and can handle both straightforward and complex arrangements.

Ensuring that your will is up-to-date and reflects your current wishes is also crucial to this process, not only to make sure that matters are dealt with tax-efficiently, but to also ensure that your wishes are carried out. At Sanlam, we will work with your lawyers and advisers to make sure we find the most tax-efficient way to structure your assets.

Looking forward to investing in retirement

We want you to have the best retirement possible, safe in the knowledge that you and your family, will be provided for no matter what happens. We help to ensure this by working closely with you to understand what your financial goals are, whether you're looking to preserve your wealth to leave a legacy for the next generation, or you're ready to simply relax and enjoy the retirement that you've worked for.