

Retirement planning

Sanlam can help with your retirement planning by suggesting how to set financial goals, giving pension plan advice and explaining tax obligations and suitable savings contributions.

Why retirement planning is crucial?

Planning for your retirement can be a daunting – and often confusing – experience. With people living longer than ever, pension pots now need to last for an average of around 40 years. It's never been so important to have a strategy in place to allow you to live out your later years in comfort, safe in the knowledge that you can maintain your financial independence after retirement.

Do you require a professional retirement planner?

Whatever your stage in life, Sanlam can help with retirement planning. In fact the sooner you start, the better. We'll guide you through the range of investment strategies appropriate for your situation and aspirations after you retire. Our technical expertise can help with consolidation projects if your pension arrangements are more complicated. In addition, we can help you navigate issues across multiple jurisdictions.

When you're approaching retirement, our wealth planners will help you explore the options for taking benefits from your investment fund along with the tax implications. We'll find the solution that best meets your needs and circumstances – from buying an annuity or fixed protection policy to drawing down capital, writing a scheme pension or initiating a small administered scheme transfer.