

SAVING FOR RETIREMENT

WITH RL360'S REGULAR SAVINGS PLAN

Retirement can last many years. While income from work may reduce or stop, everyday living costs often continue to rise, and you may also want to fund travel, hobbies, or support family members. Planning ahead can help you maintain your lifestyle and reduce financial uncertainty later in life.



EXAMPLE



For example, Mark, age 42, contributes to a workplace pension but wants greater financial security in retirement. Mark invests \$500 per month

into a regular savings plan over 20 years. Based on an assumed average annual growth rate of 5%, Mark could build a fund of approximately \$163,000 by age 62. This additional capital helps provide flexibility, confidence, and lifestyle choice in retirement.

\$500

PER MONTH

x 20 years =

\$163,000

Figures are for illustration only.
Actual returns may be higher or lower.

RL360's Regular Savings Plan is a long-term savings arrangement where you invest a fixed amount each month over an agreed term. Over time, this can help build an additional fund to support your retirement, either alongside existing pension arrangements or as a flexible source of income before other benefits begin.

WHY PLANNING EARLY CAN HELP

Retirement can last many years, so planning ahead is important. Saving regularly during your working life allows smaller contributions to build into a meaningful fund over time.

Starting early also gives your money more time to grow, helping you build additional financial security and flexibility in later life.

HOW A REGULAR SAVINGS PLAN CAN SUPPORT YOUR RETIREMENT PLANNING

A Regular Savings Plan allows you to invest a fixed amount each month over an agreed term. This approach helps spread the cost of retirement planning across your working years while giving your money the opportunity to grow.

Unlike saving in a bank account, long-term investing gives your money the opportunity to grow and may help protect against the effects of inflation.

Key features include:

- **Regular monthly contributions** that help build retirement savings gradually over time
- **A range of investment options** to suit different risk preferences
- **Flexibility**, allowing contributions to be increased, reduced or paused if circumstances change
- **Additional lump sum payments**, which can be added if you wish to increase your savings



Investment returns are not guaranteed and the value of investments may go down as well as up. Investing over the long term can help reduce the impact of short-term market fluctuations.

FLEXIBILITY FOR CHANGING CIRCUMSTANCES

Life circumstances can change over time, including income, employment or health. A Regular Savings Plan provides flexibility to adjust contributions where needed while keeping funds set aside for future healthcare needs.

As this plan is designed for long-term retirement planning, it is important to choose a contribution

level and savings term that are appropriate and sustainable for your situation.

Access to your money before the end of the chosen term is possible, although charges may apply. Your financial adviser can help you decide whether this plan is suitable for your medical planning needs and overall financial situation.

For more information about Regular Savings Plan, please read the literature suite, available to download from: www.rl360.com/rsp

SPEAK TO YOUR FINANCIAL ADVISER TO FIND OUT HOW A REGULAR SAVINGS PLAN COULD STRENGTHEN YOUR RETIREMENT PLANNING AND HELP YOU BUILD THE FUTURE YOU WANT