



Do you know where your retirement savings are invested?

Sanlam's survey into retirement in South Africa shows that most retirees have very little knowledge about their savings for their golden years.



36%

of retirement fund members said they had no other retirement savings apart from their retirement fund.



Only 28%

of members will revisit the retirement decisions made when they first joined a company.

Choosing the correct investments can increase your chances of retiring well

Over the long-term, certain asset classes such as equities are expected to give you higher returns, but this comes with the possibility of many ups and downs over time.

Invest R100 in Sept 2005



You need to ensure your savings are invested appropriately

18% remember investment choices and details portfolio being discussed at induction

76% of members are concerned they are invested too conservatively

32% are confident in their own investment knowledge

1 Check your benefit statement to determine what you are invested in

2 Ask your trustees/fund for details on the investment portfolio

3 Work with your financial advisor to determine if you are invested appropriately