

Do you know where your retirement savings are invested?

By Sanlam Employee Benefits

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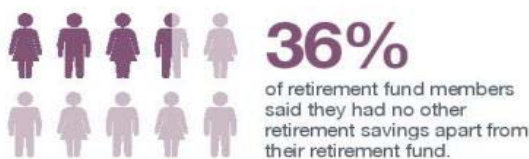
Too often, people offer the excuse that they do not have enough time to properly review their personal finances – yet keeping a tab on your investments and future retirement plans is an important task. Findings from the 2015 Sanlam BENCHMARK Symposium – noted that only 28% of members will revisit the retirement decisions they made when they first joined a company.

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The infographic below illustrates that a whopping 76% of members are concerned that they have invested too conservatively, and only 32% are comfortable with their investment knowledge when it comes to the retirement savings decisions.

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.



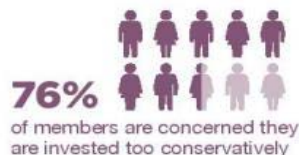
Choosing the correct investments can increase your chances of retiring well

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



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

Statistics from Sanlam Benchmark Survey 2015

Information compiled by Sanlam
www.sanlam.co.za

This leaves an opportunity to encourage members to have regular check-ins with their financial advisor to ensure that savings for retirement have been wisely invested.

Source: Atmosphere Communications