

Retirement



How to use the AF Online tool to figure out if you're on track to meet your retirement needs.

Step 1

Login to AF Online. Your home screen will open up.

- 1 You'll find your current Alexander Forbes retirement savings total in the block that is highlighted in green.
- 2 If you have other retirement savings that you would like to add, click on **Add / Amend my external product values.**
- 3 Your total retirement savings will now appear in the block that is highlighted in yellow.

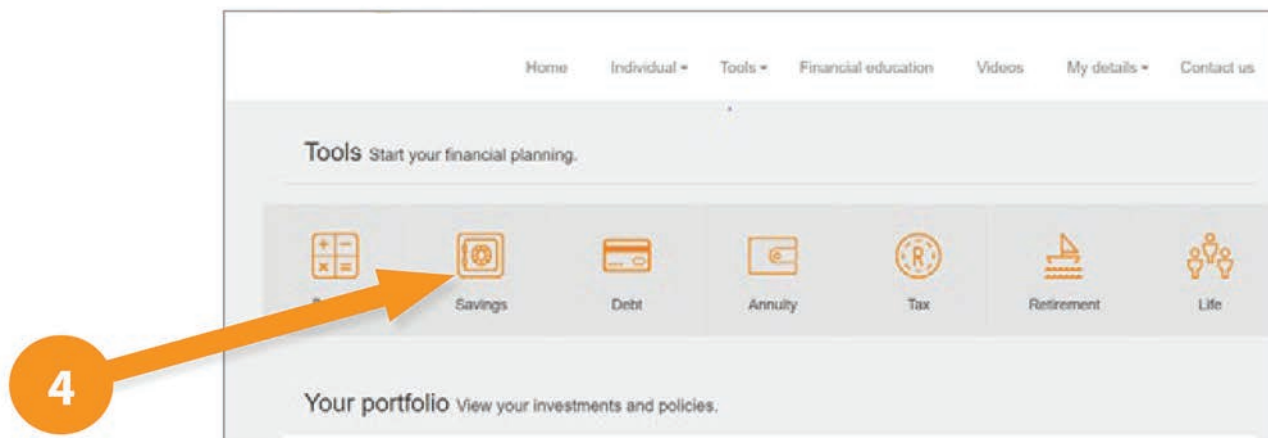
Your portfolio View your investments and policies.

My savings and investments	My life and disability income replacement cover	My insurance
Retirement savings Alexander Forbes Rf: 100,000 Total: 100,000	My life cover Alexander Forbes Rf: 800,000 Total: 800,000	Premium and policy information Policy details not available? You do not have a motor and household insurance policy with Alexander Forbes or your online registration is still pending. Total: 0.00
Additional discretionary investments XYZ unit trust: 100,000.00 Total: 100,000.00	My disability income replacement Alexander Forbes Rf: 10,000 Add / Amend my external product values	Policy updates Get a Quote OK
Total: 200,000	<small>Note: Any cover above the Medical Free Cover Limit is subject to medical underwriting and is only payable if the insurer has formally advised you that your cover above the Free Cover Limit has been accepted.</small>	

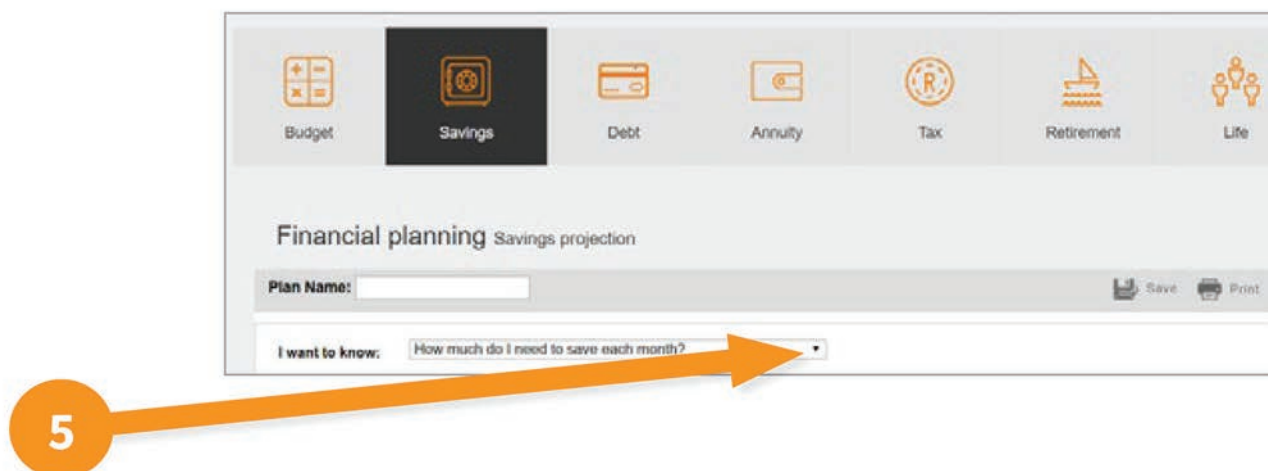
Note: Write this number down.

Step 2

- 4 Click on the **Savings** button



- 5



- 6 Select **How much could I get if I save a certain amount each month?** from the dropdown menu.

- 7 In the box next to **What is the level of your current savings?** enter the amount you wrote down in Step 1.

The screenshot shows the 'Savings projection' form with the 'I want to know' dropdown menu set to 'How much could I get if I save a certain amount each month?'. The 'What is the level of your current savings?' input field is highlighted with an orange arrow and the number 7. The form also includes a slider for 'How many years do you plan to save for?' and a table of results.

Financial planning Savings projection	
Plan Name:	
I want to know:	How much could I get if I save a certain amount each month?
What is the level of your current savings?	0
How much would you like to save each month?	250
How many years do you plan to save for?	10
You are likely to have at the end of the term	61 762
Total Real Savings after 10 years (How much this is worth today)	29 117

- 8 In the box next to **How much would you like to save each month?** enter the total current amount you are saving towards retirement.

Tools Start your financial planning.

Budget Savings Debt Annuity Tax Retirement Life

Financial planning Savings projection

Plan Name: Save Print

I want to know: How much could I get if I save a certain amount each month? ▾

What is the level of your current savings?

How much would you like to save each month?

How many years do you plan to save for?

You are likely to have at the end of the term **61 762**

Total Real Savings after 10 years (How much this is worth today) **29 117**

8



Note: If you don't know how much this is, check your payslip for the amount that you are currently contributing to your retirement. If you are saving any other amounts towards retirement, add them to this number.

- 9 Next type in the number of years you still have to your retirement age (your HR representative will be able to tell you what your employer's retirement age is).

Tools Start your financial planning.

Budget Savings Debt Annuity Tax Retirement Life

Financial planning Savings projection

Plan Name: Save Print

I want to know: How much could I get if I save a certain amount each month? ▾

What is the level of your current savings?

How much would you like to save each month?

How many years do you plan to save for?

You are likely to have at the end of the term **61 762**

Total Real Savings after 10 years (How much this is worth today) **29 117**

9

- 10 Write down the amount you see next to **Total Real Savings**.

Tools Start your financial planning.

Budget Savings Debt Annuity Tax Retirement Life

Financial planning Savings projection

Plan Name: Save Print

I want to know: How much could I get if I save a certain amount each month?

What is the level of your current savings?

How much would you like to save each month?

How many years do you plan to save for?

You are likely to have at the end of the term 51 752

Total Real Savings after 10 years (How much this is worth today) 29 117

10

Step 3

- 11 Click on the **Annuity** button.

Home Individual Tools Financial education Videos My details Contact us

Tools Start your financial planning.

Budget Savings Debt Annuity Tax Retirement Life

Your portfolio View your investments and policies.

11

- 12 Enter the amount you just wrote down at point 10 in the **Investment amount** block.

Tools Start your financial planning.

Budget Savings Debt Annuity Tax Retirement Life

Financial planning Annuity bureau

Annuity bureau Print

I want to know: What monthly pension I can expect... Annuity rates last updated on 10 April 2019

Personal Information

Investment amount

Age at annuity purchase

View monthly pension: Net of Tax Gross of Tax

Monthly Pension before any income tax is paid

12



- 13 Fill in your retirement age and gender.

Tools Start your financial planning.

Budget Savings Debit **Annuity** Tax Retirement Life

Financial planning Annuity bureau

Annuity bureau Print

I want to know What monthly pension I can expect... Annuity rates last updated on 10 April 2019

Personal Information

Investment amount 50000

Age at annuity purchase 13 50

Gender ☒ Male ☐ Female

View monthly pension: ☐ Net of Tax ☒ Gross of Tax

Monthly Pension before any income tax is paid

Pension Type	Monthly Pension	Value in 15 years
Level Pension	~300	~300
5% Escalating Pension	~150	~350
Inflation Linked Pension	~150	~450
With Profit Pension	~150	~400

- 14 Next, complete the information below based on what you think is relevant and right for you.

Financial planning Annuity bureau

Annuity bureau Print

I want to know What monthly pension I can expect... Annuity rates last updated on 10 April 2019

Personal Information

Investment amount 50000

Age at annuity purchase 50

Gender ☒ Male ☐ Female

What you want to happen to your pension should you pass away...

...continue paying the pension to your estate for ☒ 10 years ☐ 0 years

...should your pension continue to be paid to your spouse? ☒

☐ No ☒ Yes

What level of income would you like for your spouse to receive?

Same level of income

View monthly pension: ☐ Net of Tax ☒ Gross of Tax

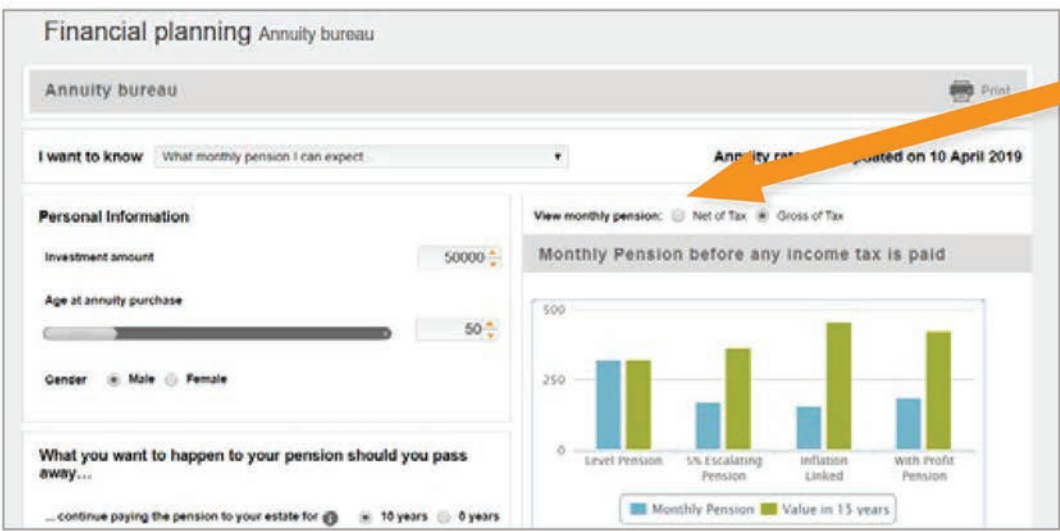
Monthly Pension before any income tax is paid

Annuity Quotations

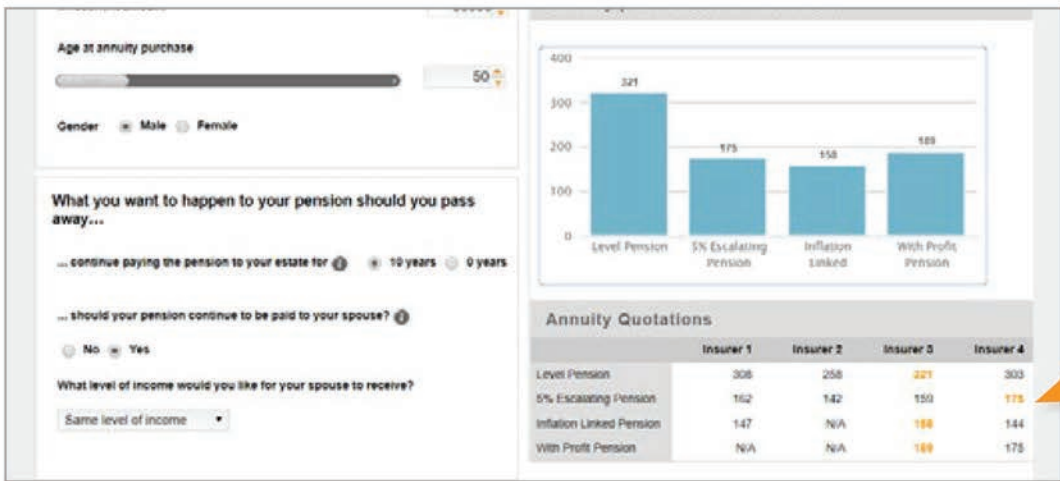
	Insurer 1	Insurer 2	Insurer 3	Insurer 4
Level Pension	308	286	221	303
5% Escalating Pension	162	142	159	175
Inflation Linked Pension	147	N/A	188	144
With Profit Pension	N/A	N/A	189	175

Step 4 - Results

- 15 Select the **Net of Tax** option to compare the range of annuity estimates shown to what you currently take home each month.



- 16 The table shows a range of estimated annuity amounts that you could get based on the investment amount you have captured. Consider these amounts in light of how much you think you might need every month when you retire.



Do you think you're on track to meet your retirement needs?

More information about the different annuity options can be found in our **Options on Retirement** brochure.

[Click here](#) to view the Options on Retirement brochure.



My Money Matters Centre

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