

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.

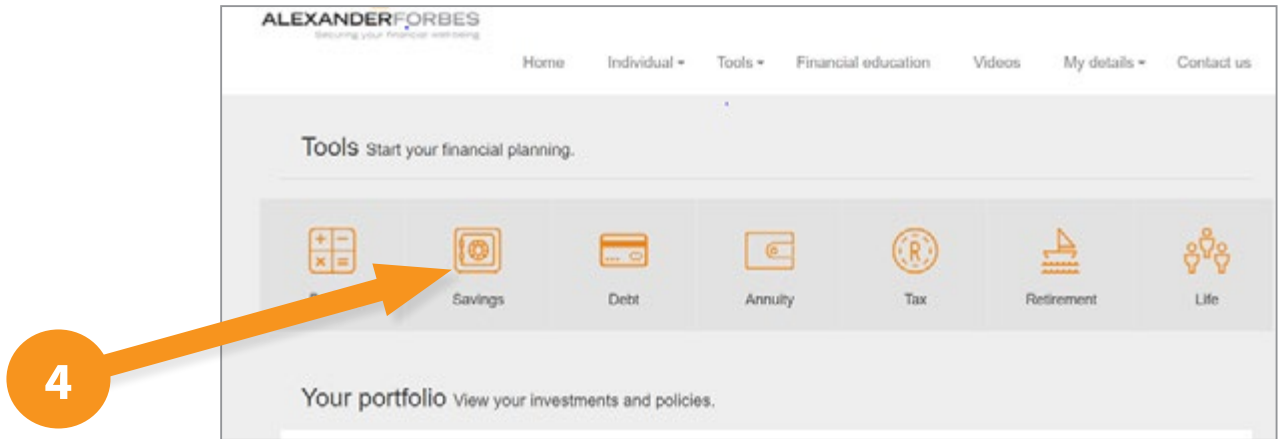
Your portfolio View your investments and policies.

My savings and investments		My life and disability income replacement cover		My insurance	
Retirement savings		My life cover		Premium and policy information	
Alexander Forbes Re	100,000	Alexander Forbes Re	800,000	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 :	100,000	Total :	800,000	Total :	0.00
Additional discretionary investments		My disability income replacement		Policy updates	
XYZ unit trust	100,000.00	Alexander Forbes Re	10,000	Get a Quote <input type="button" value="OK"/>	
Total :	100,000.00	Add / Amend my external product values			
Add / Amend my external product values		<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>			
Total	200,000				

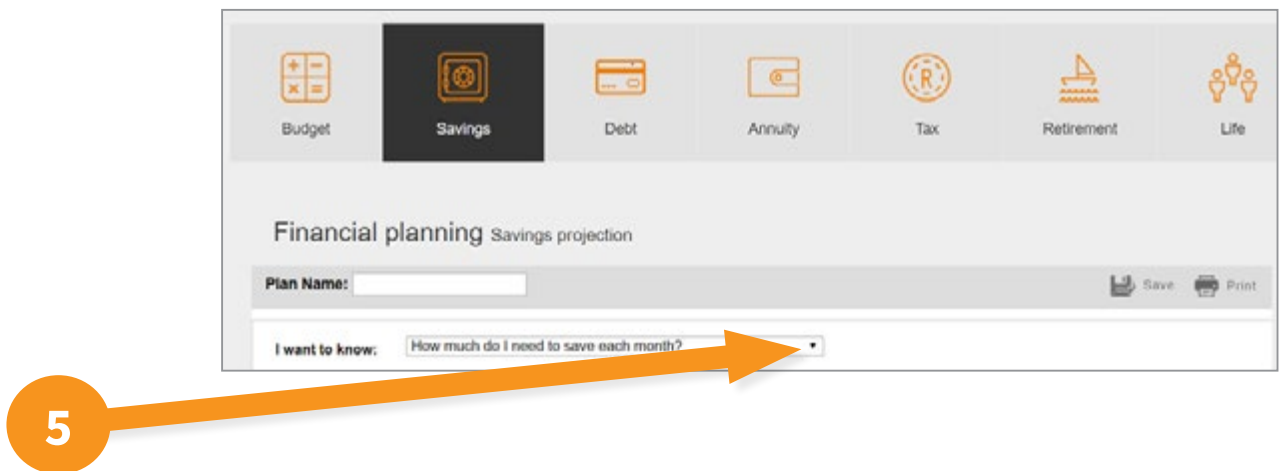
Note: Write this number down.

STEP 2

- Click on the **Savings** button



- Click on the **I want to know** drop down box and a drop down menu will appear.



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.

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. 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

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? 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 51 752

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

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

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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? 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 51 752

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





STEP 3

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

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Securing your financial wellbeing

Home Individual Tools Financial education Videos My details Contact us

Tools Start your financial planning.

Budget Savings **Annuity** Tax Retirement Life

Your portfolio View your investments and policies.

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

Gender Male Female

View monthly pension: Net of Tax Gross of Tax

Monthly Pension before any income tax is paid

13. Fill in your retirement age and gender.

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 50000

Age at annuity purchase 50

Gender Male Female

View monthly pension: Net of Tax Gross of Tax

Monthly Pension before any income tax is paid

500
250
0

Level Pension 5% Escalating Pension Inflation Linked With Profit Pension

Monthly Pension Value in 15 years

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

500
250
0

Level Pension 5% Escalating Pension Inflation Linked With Profit Pension

Monthly Pension Value in 15 years

Annuity Quotations

	Insurer 1	Insurer 2	Insurer 3	Insurer 4
Level Pension	308	258	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.

Financial planning Annuity bureau

Annuity bureau

I want to know What monthly pension I can expect.

Personal Information

Investment amount 50000

Age at annuity purchase 50

Gender Male Female

View monthly pension: Net of Tax Gross of Tax

Monthly Pension before any income tax is paid

500

250

0

Level Pension 5% Escalating Pension Inflation Linked With Profit Pension

Monthly Pension Value in 15 years

- 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.

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

400

300

200

100

0

Level Pension 321

5% Escalating Pension 175

Inflation Linked 158

With Profit Pension 188

Annuity Quotations

	Insurer 1	Insurer 2	Insurer 3	Insurer 4
Level Pension	308	258	321	303
5% Escalating Pension	162	142	150	175
Inflation Linked Pension	147	N/A	168	144
With Profit Pension	N/A	N/A	188	178

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.