

RETIREMENT PLANNING



FOR PROFESSIONALS
SINCE 1941

INSURANCE

SPECIALIST SUPPORT
SERVICES

PRESERVING THE DIGNITY THAT COMES FROM BEING FINANCIALLY INDEPENDENT

Retirement planning is the process of determining a member's retirement lifestyle, income goals and requirements along with the required actions necessary to achieve those goals.

*"It's not about the years in your life.
It's about the life in your years."
Adlai Stevenson*

THE PROCESS



Assess the member's financial situation and define their lifestyle and retirement planning goals.



Collect data and information required (risk profile).



Analyse the data and discuss implications.



Discuss investment/retirement tools and strategies.



Implement retirement plan.



Monitor and review.

PENSION



PLANNING FOR RETIREMENT

Our experts assess all the assets accumulated by the member to determine which assets can be used for retirement planning. This also helps the member to have a better understanding of their current situation. After exploring both the member's life stage as well as retirement goals we construct a detailed retirement plan. Ultimately we aim to provide the member with an optimal retirement plan that takes tax efficient structures and an investment portfolio that matches the member's risk/return profile into account. This is to get to the end goal of a retirement that meets their lifestyle objectives.



PLANNING AT RETIREMENT

This service looks holistically at the business succession plan and will thoroughly explain what the implications would be, should one of the business owners pass away. We review current business succession agreements (like buy and sell agreements) and explore policies in place for this purpose. We also ensure that policies and agreements are compliant with legislation and are tax-efficient.



PLANNING IN RETIREMENT

This service continuously evaluates the member's retirement plan, which includes drawdowns, stock selections, portfolio analysis and tax mitigation.

CONTACT US

We are a team of experts in our chosen fields, working with financial intermediaries to deliver an exceptional member experience.

Contact us at specialistsupportservices@pps.co.za