



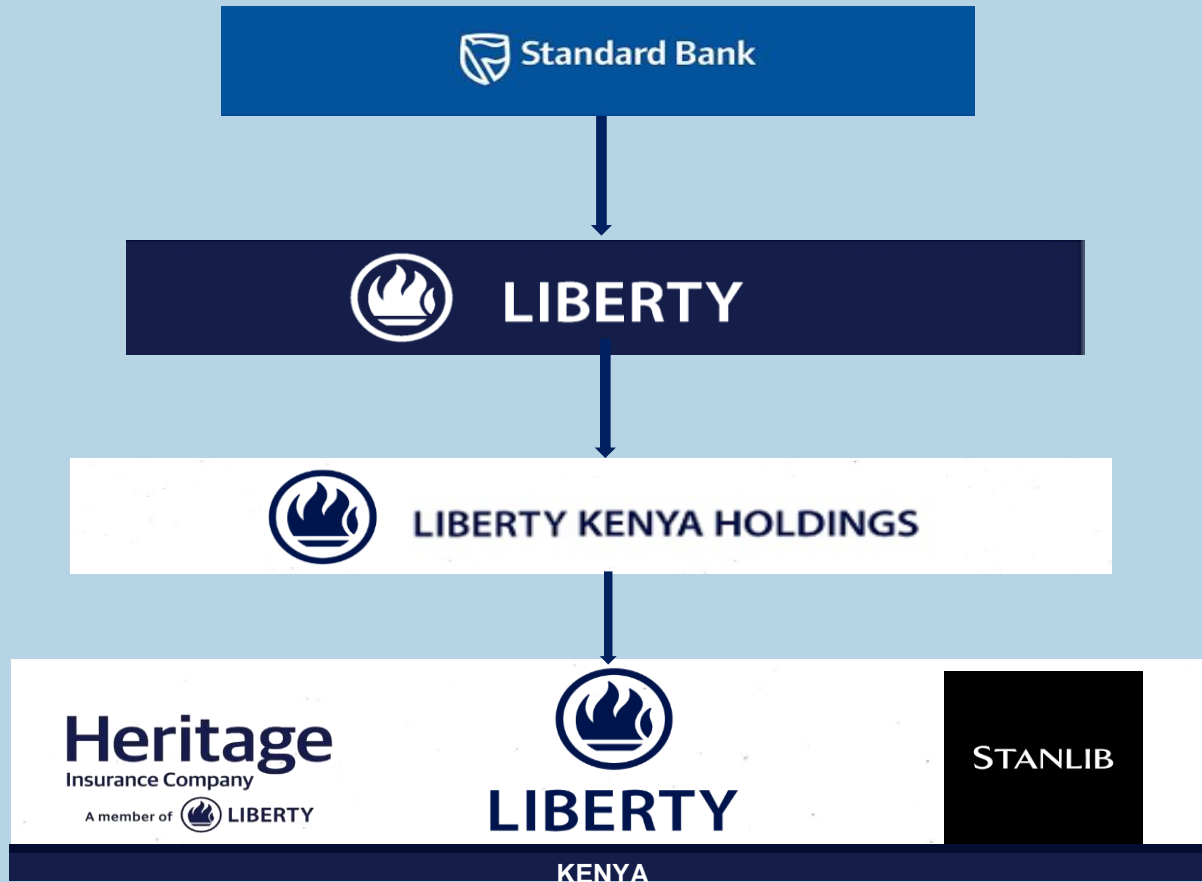
Financial Health Awareness – Pre-Retirement

By Eric Obila - Liberty Life



The Journey to and After Retirement

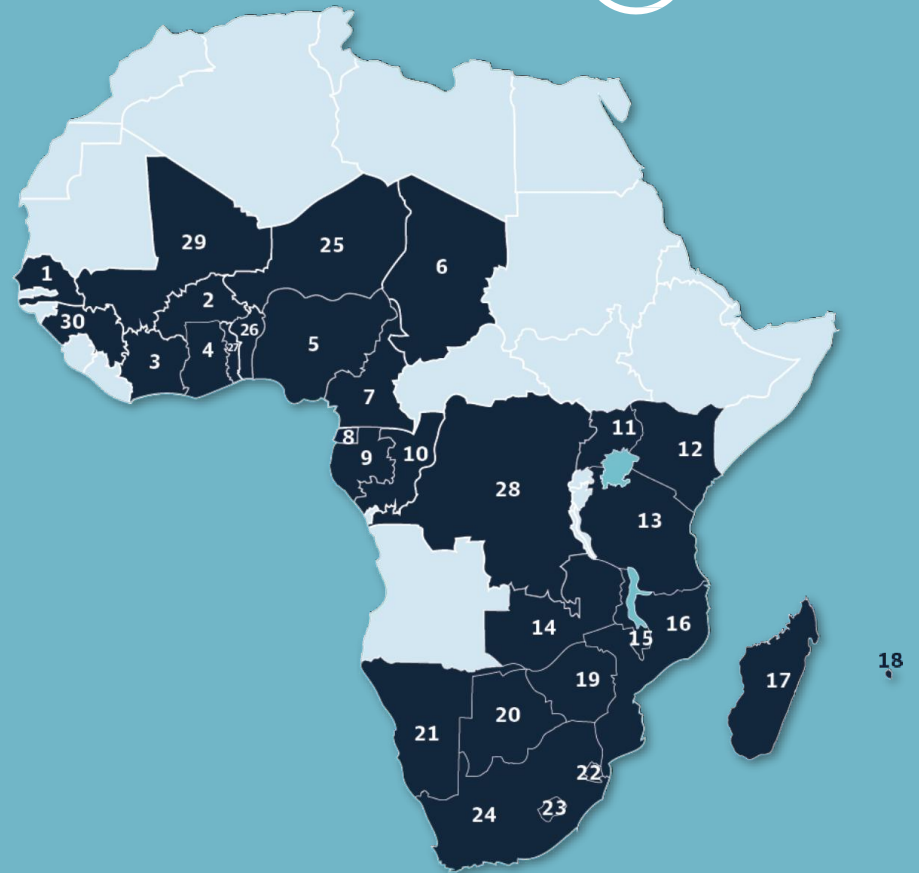
Our Business Structure



Liberty Holdings Limited African Footprint



1 Senegal	+
2 Burkina Faso	+
3 Ivory Coast	+
4 Ghana	+ 🏠 ↑
5 Nigeria	+
6 Chad	+
7 Cameroon	+
8 Equatorial Guinea	+
9 Gabon	+
10 Congo	+
11 Uganda	+ 👤 👤 👤 ☂
12 Kenya	+ 👤 👤 👤 ☂
13 Tanzania	+ 👤 👤 ☂
14 Zambia	+ 👤
15 Malawi	+ ☂
16 Mozambique	+
17 Madagascar	+
18 Mauritius	+
19 Zimbabwe	+
20 Botswana	+ 👤 👤 👤 ☂
21 Namibia	+ 👤 👤 👤
22 Swaziland	+ 👤 👤
23 Lesotho	+ 👤 👤
24 South Africa	+ 🏠 👤 👤 👤
25 Niger	+
26 Benin	+
27 Togo	+
28 DRC	+
29 Mali	+
30 Guinea Conakry	+



KEY

- Life insurance
- Asset management
- Short-term insurance
- Property
- Health

Liberty Holdings Limited



Liberty Holdings Limited is an African wealth management group and a member of the Standard Bank Group


At 60 years, this is the third largest life assurance company in South Africa with:



6 million
individual policyholders



10,000
Retirement Schemes



A presence in
30
African countries

OUR PURPOSE

Improving people's lives by making their financial freedom possible.

Value Proposition

Through the power of knowledge and expertise, we endeavour to deliver dependable, accessible and personalized services to our clients thereby making their financial freedom possible.



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Solutions Offered

INDIVIDUAL PRODUCTS



Education plans



Life insurance



Risk products



Investment products



Annuity products



Individual retirement

Group Risk and Retirement



Group Life



Mortgage protection



Credit Life



Combined solution



Family protector



Group retirement

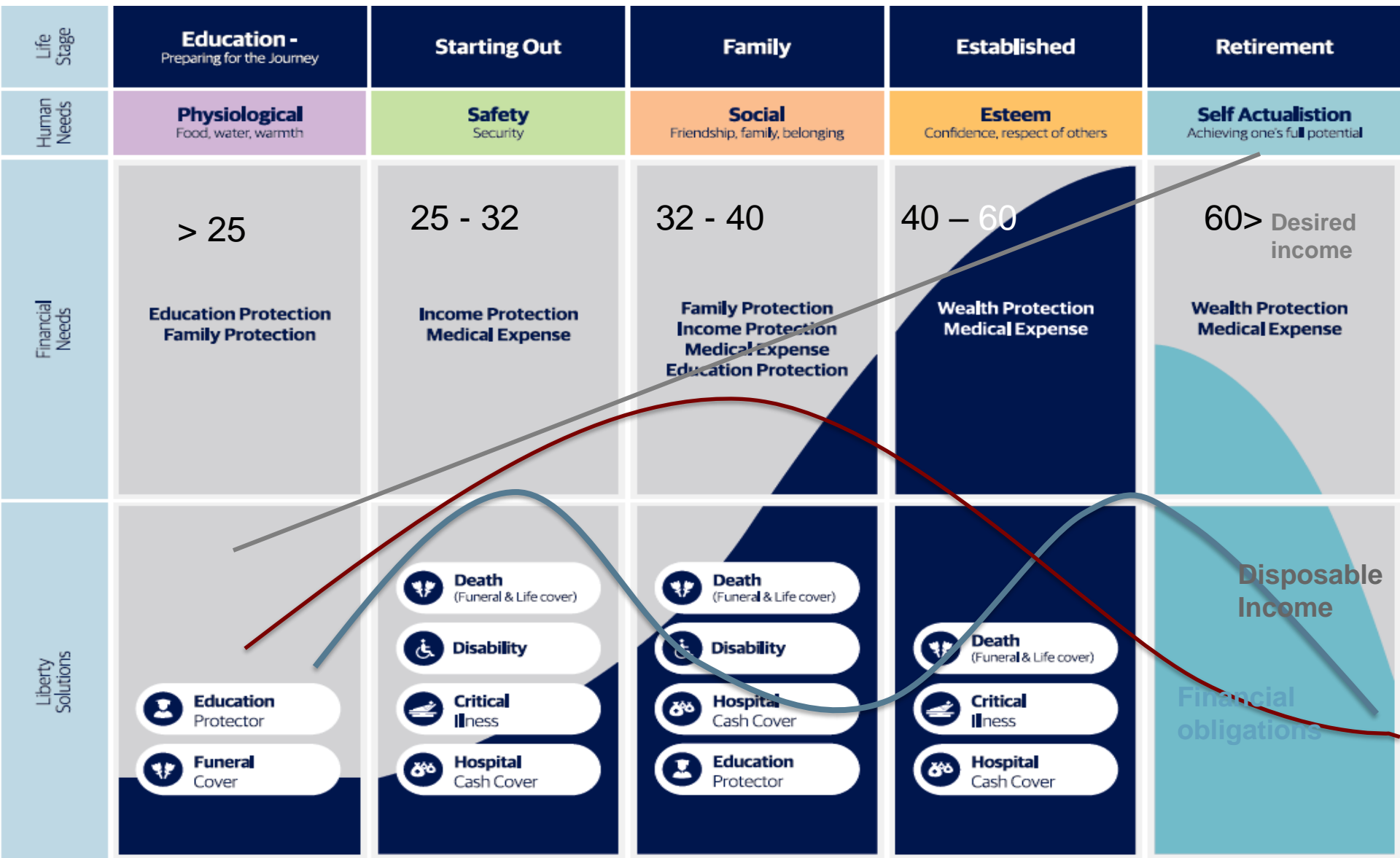


Your Financial Health

Where am I?



LIFE STAGE STATUS





Own your life

TIME SPECIFIC GOALS

Immediate & Short term:

- Means something you want to achieve within the next 2 years.

Medium term:

- Means something you want to achieve within 3 to 5 years.

Long term

- Means something you want to achieve that will take 5 to 30 years to reach.

Use a Timeline to Plan & Set Goals

TIMELINE

IMMEDIATE

*Emergency Fund
Life Cover
Disability Cover
Health Cover
Household Cover
Tax
Funeral*

SHORT

*Holidays
Travel
Car
Household Appliances
Tax
New House
Renovations
New Furniture
Loans
Own Business
Boat*

MEDIUM

*Travel
Upgrading Home
New Car
Children's Education
Buying New Home
Reducing Bond
Holiday Home*

LONG

*Retirement
Children's Education
Children's Wedding
Bond-free Home
Holiday Cottage*

IF YOU FAIL TO PLAN, YOU PLAN TO FAIL.....



Making Big Financial Dreams a Reality!

Planning for Retirement



What is retirement?



Retirement can be:

Volunteering

FUN Freedom
Challenges

Working Less

Hobbies

Sun Travel

Shine

Friendship

Family

New Business



Retirement –What is it?

- A fulfilling retirement is like a long vacation.
- The aim is to enjoy it the fullest, but not so fully that you run out of money.
- So, to get the best out of retirement, you need to plan wisely!

Question is.....How and why do we need to plan for our retirement?

Why Plan for Retirement?



1. To live longer....



2. To sustain retirement period....

School



0-25 yrs

Work life



25- 60 yrs

Retirement



>60 yrs

3. To beat Inflation



USD 1,000 BOUGHT YOU...

1970



1980



1990



2010



2020



4. To meet high medical costs.....



Various stages in which your financial needs and objectives are different.

- Exploration phase - 20 years to 30 years
- Accumulation Phase – 31 years to 40 years
- Consolidation Phase – 41 years to 60 years
- De-accumulation Phase – 61 years to !



Retirement Planning in your 20s

THE RETIREMENT PROJECTION TOOL

Age	25 Yrs	30 Yrs	35 Yrs	40 Yrs	45 Yrs
Retirement Age	60 Yrs	60 Yrs	60 Yrs	60 Yrs	60 Yrs
Monthly Salary US\$	500	500	500	500	500
Monthly Pension Contribution US\$	50	50	50	50	50
Total Contribution at Retirement US\$	21,000	18,000	15,000	12,000	9,000
Total Interest earned US\$	69,144	43,080	25,570	14,097	6,883
Total Fund value US\$	90,144	61,080	40,570	26,097	15,883
Life Annuity US\$	901	610	405	260	158
Income Replacement Ratio	180%	122%	81%	52%	32%



KEY TAKE AWAYS

5 KEY RETIREMENT PLANNING QUESTIONS

- What and Where?
- When is the best time to retire?
- How much money do you need?
- How Can I boost Retirement Income?
- How can I reduce Expenses in Retirement?

HOW CAN I BOOST RETIREMENT INCOME?

- Delayed retirement
- Phased retirement
- Savings withdrawal rate
- Convert other assets to savings
- Convert home equity to savings

A woman in a blue dress stands on a beach at sunset, her arms raised in a gesture of joy or triumph. The sun is low on the horizon, creating a warm, golden glow. The woman's silhouette is reflected in the wet sand. The background is a mix of blue and orange tones from the sky and sea.

***“Contentment is
not the
fulfillment of
what you want,
but the
realization of
how much you
already have.”***

- Anonymous



Thank you.