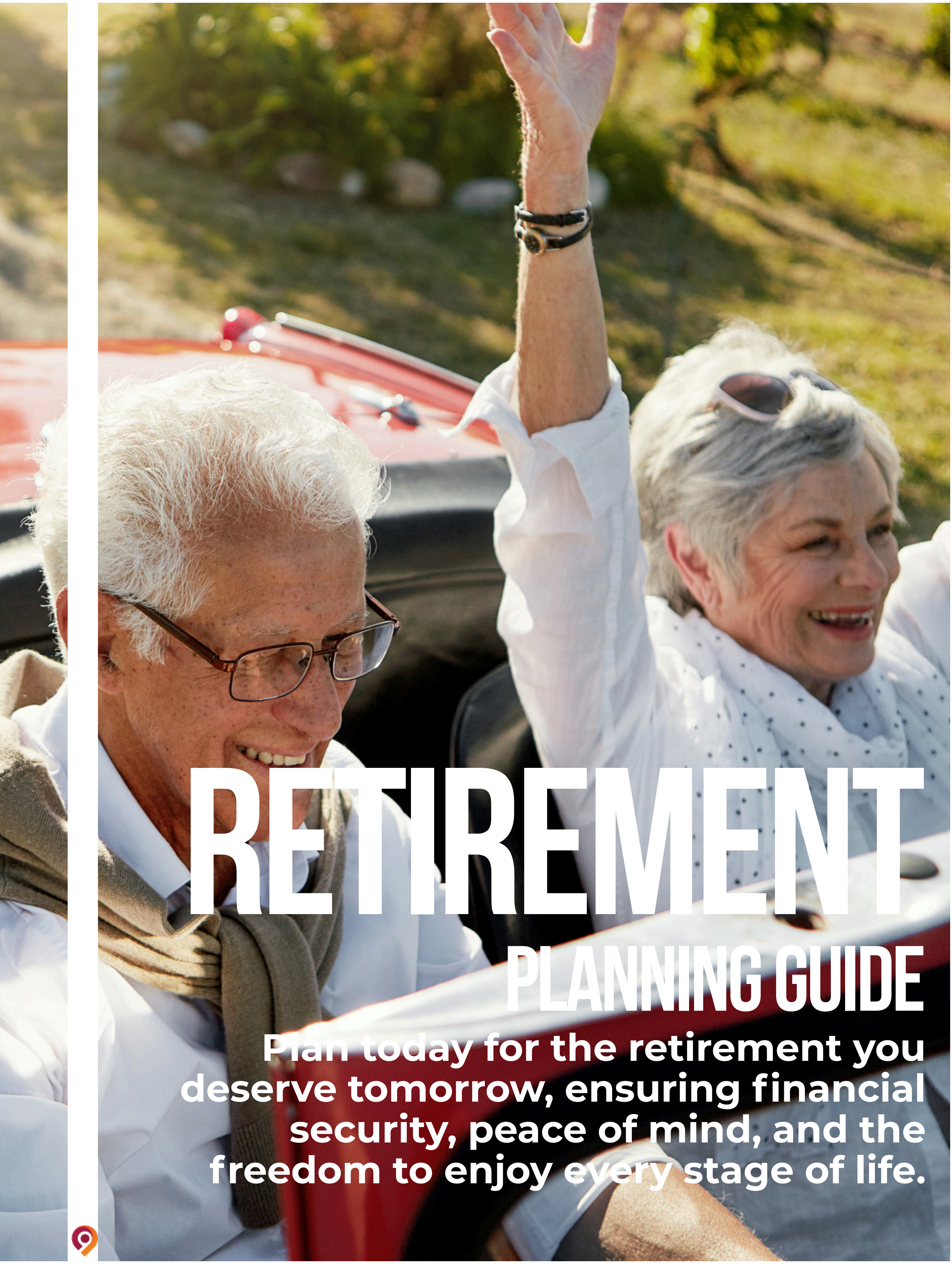

RETIREMENT
PLANNING GUIDE

Plan today for the retirement you deserve tomorrow, ensuring financial security, peace of mind, and the freedom to enjoy every stage of life.

RETIREMENT

FREEDOM IN RETIREMENT BEGINS WITH FINANCIAL CLARITY

Entering Retirement

Retirement is one of the most significant life transitions. It marks the end of one chapter and the beginning of another. While it is often anticipated as a time of rest and freedom, it can also bring uncertainty. Many people find that they miss the structure, purpose, and identity that work provided.

The key to a positive retirement experience lies in preparation of the mind as much as in preparation of the finances. Retirement can be deeply fulfilling if you redefine what purpose and productivity mean for you. Some find it in community service, others in mentorship, creative projects, or travel. The goal is to stay mentally and emotionally engaged.

There may also be an adjustment period where you feel disconnected or anxious. This is natural. Your life rhythm changes, and so does your sense of relevance. Give yourself permission to rediscover who you are outside of your professional title.

Emotional Balance and Happiness

A happy retirement is not defined by how much you have saved, but by how connected and content you feel. Studies show that retirees who maintain strong social ties, continue learning, and stay physically active report greater satisfaction and longer lifespans.
It is also important to find a healthy relationship with money during this stage. Your savings are meant to serve you, not control you. Allow yourself to enjoy what you have worked for, while staying mindful of your long-term needs.

The psychology of investment and retirement is about building peace of mind. It is about learning to trust your plan, manage uncertainty, and find meaning in every stage of life. When you invest with purpose and retire with intention, you create not only financial security, but emotional wellbeing.

Retirement, when approached with both planning and grace, can be one of the most liberating and fulfilling stages of life. It is a time to live with purpose, gratitude, and the quiet confidence that comes from knowing you have prepared well.

Why plan for retirement?

Retirement is a major life transition. Good planning protects your lifestyle, reduces stress, and gives you freedom to choose how you spend time and money in later life. Planning also helps manage healthcare risk, inflation risk, and the risk of outliving your savings.

Key outcomes of good planning

- Predictable monthly income and a buffer for surprise costs.
- Lower tax through smart contribution choices.
- A retirement lifestyle that matches your values and purpose.
- Reduced burden on family and better estate handling.

Start with a clear retirement vision

Before you work the numbers, picture your retirement life. This will guide how much you need to save and what assets to keep. Ask yourself:

- What daily routine would make me happy?
- Where will I live and who will I spend time with?
- Do I want travel, hobbies, part time work, volunteering, or a legacy plan?
- How long might I need to fund retirement income for? Plan for long life.

A clear vision turns abstract targets into actionable saving and lifestyle changes.

How much would you need?

Steps to estimate needs:

1. Pick a target retirement age and a conservative life expectancy, for example 25 to 30 years of retirement.
2. Build a current monthly budget and mark which items will change in retirement.
3. Add expected new costs such as travel, hobbies, or higher healthcare spend.
4. Inflate costs using a conservative inflation assumption when projecting long term.

Practical rule of thumb

Many planners use a replacement ratio. For example, aim for 60 to 80 percent of pre retirement net income depending on your goals and debt level. Adjust the ratio if you plan heavy travel or more expensive healthcare.

Example:
If your current take-home pay is **R30 000 per month**, you can use the replacement ratio to estimate how much income you will need in retirement.

- **60 percent replacement ratio:** You would aim for **R18 000 per month** in retirement income. This might suit you if your home is paid off, your children are financially independent, and you expect lower monthly expenses.
- **80 percent replacement ratio:** You would aim for **R24 000 per month** in retirement income. This may be more appropriate if you still have debt, want to travel often, or expect higher medical costs.

If you plan to spend more on travel in your early retirement years, you could target the higher end of the range (closer to 80 percent). If your lifestyle will be more modest or your expenses will drop significantly, yo can plan closer to 60 percent.

The goal is to estimate a retirement income that maintains your standard of living while keeping your savings sustainable over your lifetime.

Retirement vehicles and rules you must know

South African retirement outcomes typically come from combinations of the following. Know their rules and tax treatment so you can optimise your income at retirement.

Retirement funds and retirement annuities

- Contributions to approved retirement funds and retirement annuities are tax deductible within limits. The current allowable deduction is the lesser of R350 000 per tax year or 27.5 percent of the greater of taxable income or remuneration. (South African Revenue Service)

Taxed lump sums and withdrawals

- Withdrawals and lump sums from retirement funds are taxed using retirement lump sum tax tables. Familiarise yourself with the bands so you can plan partial withdrawals or take a staged approach if possible.

Recent policy changes to watch

- Reforms such as partial withdrawal or two pot systems may allow more flexibility in accessing portions of retirement savings. Check your fund rules and government updates before making decisions.

At retirement: income choices explained simply

When you retire you must convert capital into income. The two headline options are living annuity and life annuity. Each has a clear trade off.

Life annuity

- You buy a guaranteed income stream from an insurer. The insurer pays you for life and accepts longevity and investment risk.
- Good when you want certainty and are comfortable trading flexibility for guaranteed lifetime income.

Living annuity

- You invest the capital and draw an income percentage each year. You control investment choice and can leave unused capital to heirs.
- Good when you want flexibility and legacy potential. You keep investment risk and must avoid drawing too much and risking depletion.

Many retirees split their capital. For example, buy a life annuity for a guaranteed base income and use a living annuity for flexibility and legacy. Choose the mix based on appetite for risk, health, family needs and age.

Practical considerations

- With living annuities monitor drawdown rate and holding strategy so that you do not run out of money in later decades.
- With life annuities check for spouse continuation and guarantee periods.
- Compare fees, tax treatment and inflation protection for any product.

Investment strategy to supplement retirement income

Your retirement fund alone may not be enough. Supplementing with investment assets increases financial resilience.

Where to put supplemental savings

- Tax free savings accounts for tax free growth and withdrawal flexibility.
- Unit trusts or equity portfolios for growth earlier in life, then shift into lower volatility instruments as retirement nears.
- Property for rental income where the numbers make sense after costs and tax.
- Dividend paying shares and income funds to create cash flow.

Key rules

- Diversify across asset classes.
- Reduce growth exposure as you near retirement to protect capital.
- Minimise fees. High fees compound into large losses over decades.
- Review investments annually and at major life changes.

Visit our **Investment page** to better understand the investment vehicles available and what they do. It is always an excellent idea to chat to a trusted Financial Planner who will be able to guide you on your investment journey.

TAXES

Taxes and preservation rules that matter

- Maximise tax efficient contributions within the legal limits to reduce current tax and boost retirement capital. The allowable deduction rule is the lesser of R350 000 or 27.5 percent of remuneration or taxable income, subject to the statutory formula. (South African Revenue Service)
- Understand the tax on any lump sum and annuity income so you can stage withdrawals and reduce the tax burden where possible. Retirement lump sum tax tables apply to withdrawals and severance benefits. (South African Revenue Service)
- Use tax free savings accounts for tax free growth and flexibility. (South African Revenue Service)

Comprehensive list of possible Tax in retirement

1. Tax on Retirement Fund Withdrawals

- When you retire and withdraw from your pension, provident, or retirement annuity fund, your lump sum is subject to tax according to the retirement tax table set by SARS.
- Note:
- Many retirees assume the entire lump sum is tax-free. Only the first R550 000 (as of 2025) of your lifetime lump sum withdrawals is tax-free, provided you have not previously withdrawn from a retirement fund before retirement. Any prior withdrawal reduces this amount.
- Example:
- If you took R200 000 from your retirement annuity before retirement, only R350 000 of your retirement lump sum will be tax-free later.

2. Tax on Monthly Annuity Income

If you buy a life annuity or living annuity, the income you receive each month is taxed as normal income.

Note: Retirees often forget that their annuity is treated just like a salary. You must pay Pay-As-You-Earn (PAYE) tax on it. If you have more than one source of income (for example, two annuities or an annuity plus rental income), you could fall into a higher tax bracket.

Tip: Ask your financial adviser or the annuity provider to apply the correct PAYE rate so you do not face a large tax bill when filing your return.

3. Tax on Other Sources of Income

Even after retirement, many people continue to earn from:

- Rental income
- Freelance or consulting work
- Dividends and interest
- Part-time employment

All these are taxable, and SARS will combine them with your annuity income to calculate your total annual tax.

Note: Assuming that small extra income does not matter. Even small amounts can push you into a higher tax bracket or affect your tax rebates.

4. Tax on Interest Income

Interest earned from savings accounts, money market funds, or fixed deposits is taxable.

Exemption: SARS allows the first R23 800 of interest per year (for people under 65) and R34 500 per year (for people 65 and older) to be tax-free.

Note: If your investment interest exceeds these limits, the surplus is taxed at your marginal income tax rate.

5. Tax on Capital Gains

If you sell investments such as shares, property, or unit trusts, you may face Capital Gains Tax (CGT).

Note: Retirees often sell long-held investments without realising the capital growth over time creates a taxable gain.
The first R40 000 of capital gain each year is exempt, but anything above that is partially taxable.
Example:
If you sell a holiday home and make R500 000 in profit, you will be taxed on 40 percent of that gain (R200 000), which is added to your taxable income for that year.

6. Estate and Inheritance Tax (Estate Duty)

Upon death, your estate may be liable for Estate Duty, which applies to the total value of your assets.

Note: Estate Duty applies to amounts over R3.5 million at a rate of 20 percent (and 25 percent for estates over R30 million). Many retirees forget that life policies, investments, and property all form part of the estate's value.

Tip: Use a valid will and estate plan to manage this efficiently and reduce unnecessary tax.

7. Donations Tax

If you gift money to children or others while alive, you may trigger Donations Tax.

Note: Any amount above R100 000 per year (per person) is taxed at 20 percent.
Gifting assets or cash to family members as part of early inheritance planning must be structured carefully.

8. Tax on Foreign Income or Offshore Investments

If you receive income from foreign pensions, offshore investments, or dividends, these may be taxable in South Africa (depending on tax treaties).

Note: Not declaring offshore income or assuming it is tax-free can lead to penalties and interest from SARS.

9. Tax on Withdrawals Before Retirement

If you take money out of your retirement fund before you retire (for example, when changing jobs), the withdrawal tax table applies. It is less favourable than the retirement tax table, meaning you pay higher tax on pre-retirement withdrawals.

Note: Withdrawing funds too early can significantly reduce your tax-free portion at retirement and harm your long-term savings.

10. Not Using Available Tax Rebates and Deductions

Retirees over 65 and over 75 qualify for additional tax rebates, which reduce the total tax payable.

Note: Many retirees forget to claim these rebates or do not file returns because they assume they have no tax obligations. You may be overpaying tax by missing out on your rebates.

Current rebates (2025):

- Primary rebate: R17 235
- Secondary rebate (65+): R9 444
- Tertiary rebate (75+): R3 145

11. Medical Tax Credits

If you belong to a medical scheme, you qualify for medical tax credits for yourself and dependants.

Note: Failing to include these credits or claiming them incorrectly can result in losing out on valuable tax relief, especially as healthcare costs rise in retirement.

12. Withholding Tax on Certain Investments

Some investment income, like foreign dividends or interest, may have withholding tax deducted before you receive it.

Note: Not understanding how double taxation agreements work can mean you pay more tax than necessary. Always confirm if you can claim a credit for taxes paid abroad.

13. Tax on Trust Income

If you have assets placed in a trust, income or capital gains distributed to beneficiaries may still be taxable.

Note: Assuming that trusts automatically shield you from tax. The tax treatment depends on how the income is distributed or retained.

14. Not Adjusting for Inflation and Changing Tax Brackets

Even in retirement, tax brackets and exemptions change over time.

Note: Failing to review your retirement income plan annually can lead to being placed in a higher tax bracket or losing out on benefits.

15. Failing to Plan for Taxes in Retirement Withdrawals

Without a structured withdrawal strategy, you might draw too much income too early and face higher tax rates.

Note: Work with a financial planner to design a tax-efficient withdrawal plan that balances your income needs and tax exposure.

In Summary

Taxes do not disappear when you retire. They simply shift from salary-based taxes to taxes on withdrawals, investments, and estates.

A well-structured plan will:

- Make use of rebates and exemptions
- Spread income sources strategically
- Use tax-free investments where possible
- Avoid early withdrawals that reduce your tax-free portion

Being informed and proactive helps ensure your savings last longer and your retirement income remains stable and predictable.

Health cover and medical cost planning

Health and medical costs often rise in retirement. Plan explicitly for medical aid, gap cover and chronic conditions.

Actions to take:

- Compare medical schemes and plan for higher premiums in retirement.
- Consider gap cover to limit large medical bills.
- Build a health care contingency and assume rising costs are likely.
- Review long term care needs and consider appropriate insurance if there is a family history of major care costs.

Healthcare planning protects capital and reduces the risk of forced asset sales in later life.

Practical steps and checklist

Immediate actions

- Get an up to date statement from every retirement fund you belong to.
- Calculate your projected retirement income using conservative assumptions.
- If you can, maximise retirement contributions to capture tax benefits.
- Open or top up a tax free savings account where possible.

1 to 5 years before retirement

- Decide your annuity mix and shop quotes for life annuity and living annuity.
- Finalise a medical plan for retirement and budget for rising healthcare costs.
- Update your will and beneficiaries.

At retirement

- Implement your chosen annuity strategy and create a cash flow plan.
- Keep an emergency buffer and review drawdown rates if using a living annuity.
- Put a simple, weekly routine in place to sustain purpose and social contact.

Ongoing

- Review investments, healthcare, estate plan and lifestyle every year or after any major life event.
- Rebalance portfolios to match changing risk tolerance and time horizon.

Common mistakes to avoid

- Delaying planning because you think you have time.
- Overly conservative saving with little growth before retirement or overly aggressive drawdowns after retirement.
- Failing to consider healthcare and long term care costs.
- Not understanding product fees, charges and rules at retirement.
- Letting social isolation or lack of routine erode mental wellbeing.

PSYCHOLOGICAL

TRANSITION: PURPOSE, IDENTITY AND WELLBEING

Retirement affects mental health. Studies find mixed outcomes which depend on pre retirement resources, reason for retirement, health and social networks. Planning for the emotional side is as important as the financial side.

Common psychological challenges

- Loss of work identity.
- Loss of daily routine and social contact.
- Anxiety about money and loss of purpose.
- Boredom and loneliness.

Practical steps to preserve mental wellbeing

- Build a routine that balances structure and freedom.
- Keep or grow social networks and community ties.
- Learn new skills or deepen hobbies that give meaning.
- Consider part time work, consulting or volunteer roles.
- Prioritise physical exercise and a sleep routine.
- Seek professional help if feelings of depression or anxiety persist.

Research shows retirees who retain purpose and social connections have better wellbeing and often better longevity.

Healthcare of the mind and resilience

Invest in resilience

- Daily practices such as walking, social time, learning, and creative pursuits boost mental resilience.
- Small, consistent routines matter more than dramatic changes.
- Mental resilience is linked with better health outcomes in older age.

Retirement Expense Checklist

Budgeting for retirement does not have to be overwhelming.
This checklist gives you a step-by-step way to account for every cost so you can plan your future confidently.

You can find the editable Excel version on our **Dream Builder Tools page.**

1. Taxes and Regulatory Costs

- Income Tax on Annuities (life annuity, living annuity)
- Lump sum withdrawals from retirement funds (retirement tax tables)
- Capital Gains Tax (CGT) on investments outside retirement funds
- Dividends Tax (unless held in a TFSA or retirement fund)
- Interest Income Tax on bank accounts or fixed deposits
- Estate Duty / Inheritance Tax planning costs
- Donations Tax on gifts to family or charities
- Trust administration fees and taxes (if assets in a trust)
- Foreign tax on offshore income
- Professional tax advice / accountant fees

2. Housing & Accommodation

- Mortgage payments (if not fully paid)
- Property rates and taxes (municipal rates)
- Homeowners or sectional title levies
- Home insurance (building, contents, valuables)
- Repairs & maintenance (roof, plumbing, electrical)
- Renovations / adaptations for aging in place (ramps, handrails, lifts)
- Security costs (alarms, patrols, CCTV, gates)

3. Utilities

- Electricity / gas
- Water & sewage
- Refuse removal / garden services
- Internet and phone (landline + mobile)
- Streaming or TV services

4. Medical & Healthcare

- Medical aid premiums (private or employer-assisted)
- Gap cover (to cover costs not paid by medical aid)
- Out-of-pocket GP visits
- Specialist consultations (cardiologist, ophthalmologist, dentist, etc.)
- Prescription medicines & supplements
- Physiotherapy / rehabilitation services
- Dental care (check-ups, fillings, dentures, implants)
- Optical care (glasses, contact lenses, check-ups)
- Hearing aids / audiology services
- Medical equipment (wheelchair, walker, oxygen, etc.)
- Long-term care / retirement home fees (if applicable)

5. Transportation

- Car loan / lease payments
- Fuel / petrol / electric charging
- Car insurance
- Maintenance & repairs
- Parking fees (residential or city)
- Public transport / taxis / ride-shares
- Travel insurance
- Holiday travel costs (local and international)

6. Food & Groceries

- Groceries (weekly/monthly)
- Specialty food items (gluten-free, organic, supplements)
- Dining out / restaurants
- Coffee shops / snacks
- Meal delivery services

7. Personal Care & Grooming

- Haircuts / salons / barber
- Spa treatments / massages
- Cosmetics / skincare
- Clothing & shoes
- Laundry / dry cleaning

8. Hobbies, Leisure & Social Life

- Sports clubs / gym memberships / yoga / pilates
- Hobby supplies (art, gardening, golf, music, etc.)
- Classes or workshops
- Books, magazines, subscriptions
- Concerts, theatre, cinema tickets
- Travel and tours (local and international)
- Social outings (lunches, coffee, social clubs)

9. Family & Dependents

- Gifts for children, grandchildren, or family
- Education contributions for grandchildren (school fees, extracurriculars)
- Charitable donations / tithes / community support

10. Pets

- Food & treats
- Vet visits & vaccinations
- Pet insurance
- Grooming / boarding / daycare

11. Insurance & Protection

- Life insurance / funeral policies
- Home contents insurance
- Car / vehicle insurance
- Travel insurance

12. Technology & Communications

- Smartphone / tablet / computer upgrades
- Software subscriptions (office, editing, apps)
- Cloud storage / backup services

13. Miscellaneous

- Legal services (will updates, estate planning, power of attorney)
- Financial adviser fees
- Bank fees (monthly fees, transaction fees)
- Emergency fund / contingency savings
- Home improvements & decoration
- Subscriptions (clubs, associations, hobby groups)
- Unexpected healthcare or home emergencies

14. Inflation & Contingency Buffer

- It is crucial to budget for inflation, especially for:
  - Food
  - Utilities
  - Healthcare
  - Travel
- Emergency fund (3–6 months of living expenses for unexpected events). Learn more about Emergency funs by visiting our **Crisis Management Planning page.**

Estate Planning & Legacy

As you plan and budget for your retirement, this is the perfect time to take a broader view of your future and make sure everything is in order for the next phase of your life. Organizing your finances, investments, and daily living costs is essential, but so is thinking about how your loved ones will manage your estate when the time comes.

Compiling your important documents, accounts, and personal information now not only eases the burden on your family but also ensures your wishes are respected. The checklist that follows is designed to help you gather everything you may need - from identification and legal documents to financial accounts, digital assets, and personal wishes. Think of it as your “Legacy Folder,” a simple, practical way to leave clear instructions and peace of mind for those who matter most.

We encourage you to review your will and testament regularly and make use of our Estate Planning, Will & Testament resources to ensure that your affairs are fully aligned with your wishes. Taking these steps now is an important part of entering retirement with confidence and clarity.

Prepare today to safeguard your family and your assets by visiting our **Estate Planning page.**

Learn how to create or update your will to safeguard your legacy via our **Will & Testament page.**

The **Legacy Locker page** will show you how to help your family navigate your estate with ease and peace of mind.

Considerations for your Legacy Folder

1. Identification & Personal Documents

Keep certified copies and originals where relevant:

- South African ID document or Smart ID card
- Passport(s)
- Birth certificate
- Marriage certificate / divorce decree / antenuptial contract
- Death certificates of predeceased spouses (if applicable)
- Driver's license
- Proof of address
- SARS tax number and login credentials

2. Legal & Estate Planning Documents

Ensure these are up to date and clearly labeled:

- Original Last Will and Testament (state where the original is kept)
- Living will / advanced healthcare directive
- Power of attorney (if applicable)
- Trust deeds and details of trustees
- Title deeds to property
- Lease agreements
- Vehicle registration papers
- Business ownership documents (company registration, shareholder certificates, partnership agreements)
- List of attorneys, financial planners, and accountants with contact details
- Funeral plan policy and instructions (burial/cremation preferences, service requests, obituary wishes)

3. Financial Accounts

Provide account details and instructions, but keep them secure:

- Bank account numbers and branch codes
- Online banking login details and security procedures (stored safely or via a password manager)
- Details of safe deposit boxes and key locations
- Recent bank statements
- Credit card details and outstanding debts
- Personal loans, store cards, or accounts that must be closed or settled

4. Investment & Retirement Accounts

Include all investment and savings vehicles:

- Pension, provident, and retirement annuity fund details
- Living annuity or life annuity contracts
- Unit trusts, shares, ETFs, and brokerage accounts
- Property investments or rental income details
- Offshore investments
- Cryptocurrency holdings and wallet access instructions
- Details of any beneficiaries or nomination forms

5. Insurance Policies

Keep all policies and contact details for claim procedures:

- Life insurance
- Funeral cover
- Health insurance / medical aid
- Gap cover
- Vehicle and household insurance
- Travel insurance
- Disability or income protection cover

Include:

- Policy numbers
- Contact details for insurers and brokers
- Beneficiary information

6. Medical & Health Information

- Medical aid membership details
- Gap cover and hospital plan details
- Name and contact of GP, specialists, and pharmacy
- Record of chronic conditions and medications
- Medical history summary
- Blood type and allergies

7. Property & Assets

- Deeds for homes, plots, or timeshares
- List of vehicles, boats, or caravans (with registration numbers)
- Inventory of household contents, valuables, and heirlooms
- Photographs of valuable items for insurance or distribution purposes
- Storage unit or warehouse contracts

8. Digital Life

Create a record of your online presence and how it should be handled:

- Email accounts and login details
- Social media accounts (Facebook, Instagram, LinkedIn, etc.)
- Instructions on which accounts to close, memorialize, or pass on
- Cloud storage logins (Google Drive, Dropbox, iCloud)
- Password manager master password
- Subscriptions (Netflix, Spotify, DSTV, etc.)
- Cellphone PIN, SIM card details, and security patterns
- Website or blog ownership details
- Digital photos and personal files to be shared or preserved

9. Funeral & Personal Wishes

Make it easy for loved ones to honour your preferences:

- Type of service desired (religious, private, memorial, celebration of life)
- Burial or cremation wishes
- Preferred funeral home or plan provider
- Instructions for ashes or burial site
- Obituary information or message
- Personal messages or letters to loved ones
- List of people to notify and their contact details

10. Pets & Dependents

Ensure continuity of care:

- Pet details, medical records, and vet contact information
- Pet insurance details
- Arrangements for who will care for them
- Guardianship plans for dependents or special needs family members

11. Household & Utilities

For smooth handover of daily operations:

- Eskom / municipal accounts
- Water, refuse, and rates accounts
- Security company and alarm codes
- Domestic worker or gardener employment details and contracts
- Service providers: cleaning, garden services, maintenance, pool services
- Internet, cellphone, and subscription accounts

12. Income, Debts & Liabilities

Help your executor settle everything efficiently:

- Record of all income sources (pensions, rentals, royalties, dividends)
- Loan agreements
- Vehicle finance details
- Bond or home loan information
- Outstanding tax obligations
- Outstanding medical accounts

13. Memorabilia & Legacy Items

Leave behind a personal touch:

- Family photos, keepsakes, or letters
- Personal stories or memoirs
- Family tree or genealogy records
- Favourite recipes, traditions, or holiday rituals
- Legacy letters or recorded messages for children and grandchildren

14. Location of Documents & Storage

- Physical folder or briefcase clearly labeled “Personal Affairs” or “Estate Information”
- Copies of essential documents stored in a fireproof safe or digital vault
- Key holders and their contact details
- Executor and trusted family members should know where this briefcase is kept

Retirement is a new chapter of life, full of opportunities to enjoy freedom, pursue passions, and spend time with the people who matter most. Taking responsibility for planning your retirement now gives you the power to shape the lifestyle you want and ensures that you can live it with confidence and peace of mind. Investing for your retirement today, even in small amounts, can make a massive difference over time, helping you grow your savings and create the financial security you need to fully enjoy this next stage of life.

An important part of preparing for retirement is estate planning. Organising your estate ensures that your assets are managed according to your wishes and provides peace of mind that your loved ones will be protected. Thinking about this now is a key step in taking responsibility for your future and building a retirement that is secure and fulfilling.

To see just how simple it can be to invest for your retirement, visit our Dream Builder Tools page. These tools make it easy to explore different investment options, calculate your potential savings, and take actionable steps towards building the retirement you dream of.

Visit My GOTO and experience how true financial empowerment can transform lives. This is more than education; it is a movement toward confidence, control and lifelong growth. Every tool and insight has been designed to shift how people see money - from a source of worry to a source of strength, freedom and possibility.

Alternatively, email us info@my-goto.co.za