



#PRE-RETIREMENT

Employees 5 years before retirement

Less than 6% of South Africans can retire comfortably

Check retirement funds

- What you will need in retirement vs. what you actually have
- Can you increase your provident fund contribution

Plan to eliminate debt

- With reduced income in retirement, you cannot afford to have debt
- What other costs you need to buy and pay-up before retirement

Estate Planning

- Limitations of a Will
- Will your Estate have enough liquidity

What to do in retirement

- What plans are in place for frail care
- How will you pay for medical expenses

Financial products needed in retirement

- Life annuity vs. Living annuity
- Tax implications at retirement



**ISITHEBE FINANCIAL
WELLNESS**

WORKSHOPS

- Face to face or online
- The length of the session will be as per client's requirements
- Will be facilitated to groups, with the maximum number per session being 15

PUBLICATIONS

- Dependent on the client these will either be electronic or hard copies

WELLNESS DAYS

- Can be held as a standalone or alongside other wellness day initiatives
- We will print Credit reports for participants along with other financial awareness tools
- These will be onsite

ONE ON ONE CONSULTATION

- This will be a closed session with the individual
- Each session will be for 1 hour