

LIFE BEYOND WORK

MEET JESSICA



I want a comfortable life in retirement!

The more money I spend, the quicker my savings will run out...

JESSICA HAS A LOT TO THINK ABOUT...

How can I create an income out of my savings for retirement?

I want to earn enough from my investments to maintain my spending in the long run.

Jessica wants to make her money last as long as possible. She needs to figure out what level of risk she is comfortable with...

If Jessica invested in only...

LOW-RISK INVESTMENTS

- ✓ Putting money into cash deposits (or something similar).
- ✓ She will earn interest on her savings adding money to her pot.
- ✗ However, she may not earn enough to cover all of her spending.
- ✗ As a result, Jessica could eat into her savings, meaning they won't last as long as she needs them to.

HIGHER-RISK INVESTMENTS

- ✓ These include company shares and fixed income assets such as bonds (which are essentially debt investments).
- ✓ Taking more risk could potentially result in higher reward, which could support Jessica's spending.
- ✗ However, higher risk means higher possibility of losing money.
- ✗ Losing money could see Jessica eat into her savings and she could run out of money too soon.

In order to earn enough money to support her spending in retirement, Jessica needs to find a balance between risk and reward. Otherwise, she could run out of money too early into retirement.

MEET TOM

(Jessica's financial adviser)



- When facing life beyond work, each person's needs and wants are unique to them.
- Speaking to a financial adviser can help to clarify the income you will need and what savings you have to support those goals.
- A financial adviser could help you navigate ever-changing markets and find the right investment approach for you.