

WHAT TO DO WITH YOUR RETIREMENT SAVINGS DURING DIFFICULT TIMES?



Try not to panic

Learn to ignore the noise and stick with your investment strategy. A calmer, long-term perspective will take you far.



Control what you can control

It is easy to get emotional about your life savings. News headlines can be valuable but be careful of making decisions in haste and out of fear that could prevent you from reaching your goals.



Remain focused

Don't make radical changes. Chat to your financial adviser or consultant to review your situation and investment goals.



Don't time the markets

Attempting to outsmart the market by determining when to switch between investment portfolios ends in missed opportunities or even losses. **Time spent invested in the market is much more important than timing the market.**

Questions and answers

We've answered common questions about retirement fund savings on AF Online. You can also download the AF Mobile App from the Apple App Store and Google Play Store. Simply search for 'Alexander Forbes'.

Financial advice

If your financial situation requires it, you may be able to decrease your retirement contribution. Chat to your HR department to find out if you can. We would encourage you get proper financial advice before making this decision. You can access advice through the Alexander Forbes contact centre.

In times of crises, it's helpful to focus on what you can and cannot control

IN YOUR CONTROL



How much you contribute

How long you contribute

Whether you keep your retirement savings invested when changing jobs

Whether to stay in the same investment portfolio or to switch to another one

OUT OF YOUR CONTROL



How well investments perform

When your employer requires you to retire

By how much your salary increases

How much a pension costs at retirement



Sometimes we focus more on investment returns and fees than on how much we are contributing to the AFRF or how long we save for. Ironically, how much and how long we save have a bigger influence on your retirement income over time.