



Refirement Network  
don't retire. refire

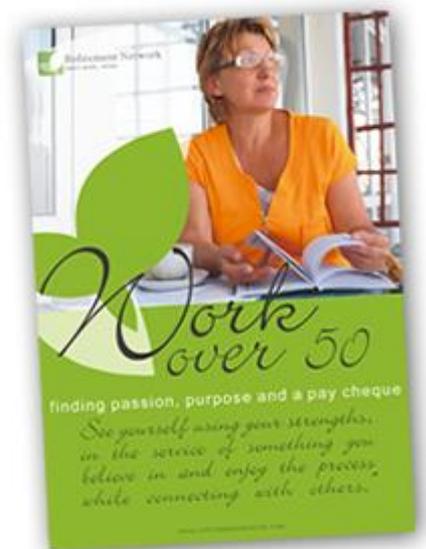


## Dear Boomers

The Retirement Expo 2012 is a few days away. A great place to come and view a range of products for our demographic group.

I will be there and would value you coming to see me at my stand or come and listen to my talk each day at 14h00, titled: Work for the over 50's- Finding Purpose, Passion and a pay Cheque.

An E Book with the same name will be launched at the show as well.





## Get a head-start on an inspired retirement

Since the concept of retirement was introduced in Germany just over 100 years ago, medical advances have meant that people are living longer, making their golden years a potentially fruitful and productive chapter of their lives. The downside is that very few of us save enough to cater for a lengthy retirement.

So says Andrew Padoa of Consolidated Financial Planning, one of the exhibitors at the second annual Retirement Expo, taking place from 26 to 28 October 2012 at the Coca-Cola dome in Johannesburg.

Padoa says it is very difficult for the average person to save enough capital during their working years to provide an adequate monthly income during today's extended periods of retirement.

Many also regard the concepts of inflation, compound growth and investments as a complex minefield that's intimidating to navigate. But, he points out, beginning to save later than others may have disastrous consequences, purely because compound interest requires time to achieve significant results.

Says Padoa: "A 35-year-old whose investment is achieving 12% growth per annum only needs to invest R622 per month in order to have R 1.8-million at age 65. However, in the case of a 45-year-old whose investment is also achieving 12% per annum, he needs to invest R2 081 per month in order to have the same amount of money at age 65 – purely because he started his investment later and now has a shorter time horizon for his investment to grow."

Natalie Watkin-Jones of the Liberty Group agrees that it's best to start planning for retirement as soon as a person starts working, with a product such as a retirement annuity. "For the ladies, a man is not a retirement plan," she adds. "Have your own retirement plan."

This illustrates the value of obtaining solid investment advice from certified financial planners, which are among the businesses taking part in the upcoming expo.

The event is targeted at all those wishing to equip themselves with enough knowledge to plan for an inspired and meaningful retirement. It includes not only financial advice and investment opportunities for current and future retirees, but also takes a holistic look at today's retirement lifestyle – from healthcare and physical wellness to property options at a stage of life that can hold infinite new possibilities.

Another business participating in the expo, retirement planners the Refirement Network, focuses on helping baby boomers – the go-getting post-World War 2 generation who are now entering their 60s and 70s – to navigate the often turbulent transition from the working world to fulfilling retirement.

Many baby boomers, says Refirement founder Lynda Smith, can expect to live an additional 30 years beyond retirement. For some, this can be a daunting prospect after several decades of busy professional achievement, but for others it is an enticing opportunity to grab life by the horns, enjoy quality leisure time and even make a difference to society.

“This new season could be a time of liberation and exploration, finding out what you have always wanted to do and having the time, energy and resources to do it. No other group in history has ever had a non-childrearing period in their adult lives where they are free to pursue their dreams, and are healthy and wealthy enough to do so,” Smith adds.

Retirement consultants such as Refirement can advise on how to disengage from one's career while still maintaining a sense of self and self-worth. Furthermore, they help clients assess whether they have done sufficient financial planning to maintain their lifestyle during retirement and provide guidance on how to thrive, and not merely survive, during this potentially exhilarating life phase.

The Retirement Expo is an indispensable destination for those seeking to plan a rewarding and hassle-free retirement. It showcases retirement properties, financial planning services, estates, travel options and resorts, as well as healthcare, midcare and frailcare facilities.

In addition, experts will dispense constructive advice during the expo's interactive workshops. Visitors can also find out more about how to keep fit and active during their later years.

#### **Among the exhibitors are:**

- Financial services, wealth management and insurance firms such as Liberty Holdings, Sasfin Wealth, Oracle Broker Services, Old Mutual, Nedbank, Deposit Advantage, Momentum, Integrisure, Alexander Forbes and Consolidated Financial Planning, plus the National Treasury showcasing retail savings bonds;
- Retirement villages and homes such as La Vie Nouvelle, Kado Lifestyle Estate, Flower Foundation, Monte Christo, Negester, Retire @ Midstream, The Somerset, Methodist Homes for the Aged, Schonenberg, Rubicon, Rand Aid, Knysna Lifestyle Estate, Amber Ridge, Helderberg Village and Bateleur;
- Outsourced services and facility management firms such as Feedem Pitseng;
- Healthcare providers, suppliers and resources such as the Mediclinic private hospital group, the Dental Warehouse, Link2Care, Medipost Pharmacy, Impact Medical Suppliers, Corega Dental Projects, Belvedere, Beltone, Advantage Hearing Aids and Hospice;
- Plus many more attractions, from cruises and adventure tours to corporate dating options and the You've Earned It website – an online meeting place and guide to discounts and benefits for over-50s.

*Find out how to retire in comfort and with peace of mind at the Retirement Expo, running from 26 to 28 October 2012 at the Coca-Cola Dome in Johannesburg. It is open from 9am to 5pm daily.*

*Tickets cost R60 per person or R30 for retirees/pensioners and students. Under 18 enter free of charge. Discounted parking has been arranged for seniors at R10 per car.*

Visit [www.retirementexpo.co.za](http://www.retirementexpo.co.za), or find @retirementexpo on Twitter or Facebook for updates.

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Warm Regards  
Lynda



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