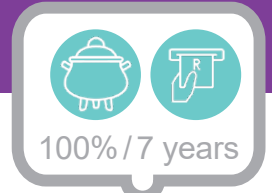




How withdrawing affects retirement income



	Sam	Sam's Bestie	Sam's Girlfriend	Sam's Dad
They all started saving for retirement at age 24	15% of income	15% of income	15% of income	15% of income
Their savings earn	Inflation + 5%	Inflation + 5%	Inflation + 5%	Inflation + 5%
Savings pot withdrawals	Never	Withdraws all savings every year	Withdraws 5% of savings every year	Retired before two-pots. Withdrew all savings every seven years with job change.
At age 65 all retirement pots provide	77% of income before retirement	51% of income before retirement	58% of income before retirement	4% of income before retirement
On this monthly salary at retirement,	that is a pension of:	that is a pension of:	that is a pension of:	that is a pension of:
Salary of R10 000	R7 700	R5 100	R5 800	R400
Salary of R20 000	R15 400	R10 200	R11 600	R800
Salary of R50 000	R38 500	R25 500	R29 000	R2 000
Salary of R70 000	R53 900	R35 700	R40 600	R2 800
How you achieve or do not achieve a pension of 77% of your income	32% Contributions 68% Investment return	32% Contributions 47% Investment return 21% Returns lost after withdrawal	32% Contributions 45% Investment return 23% Returns lost after withdrawal	32% Contributions 5% Investment return 63% Returns lost after withdrawal