

CLEARING THE PATH TO SUCCESSFUL RETIREMENT AND FINANCIAL INDEPENDENCE

Helping you identify and manage the obstacles potentially preventing you from reaching your retirement goals.

GRADIDGE  MAHURA
INVESTMENTS

Number of jobs

Changing jobs gives you access to your employee retirement annuity earlier however withdrawing some or all of your savings will negatively affect your long-term savings goals.

Delayed gratification

Given the choice to save money for your future, take a vacation or buy something, saving tends to be the last option.

Living longer

Average life expectancy has increased due to healthier lifestyles and advances in medical science, while the compulsory retirement age has remained the same.

Lack of know-how

Your most significant lifetime investment will be saving for your retirement. We will help you navigate the path to financial security.

Playing catchup

Investors tend to underestimate the true cost of retirement and overestimate their ability to save in time. More often, we start saving too late.

Debt

Reducing your debt is key to realising your retirement goal:

- Vehicle finance
- Credit cards
- Personal loans
- Home loans

Emotions

Investors tend to react emotionally to market volatility. Stay calm, and remain on course.

Consumption

Consumerism encourages greater spending on items not always needed, preventing saving more.

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