



Medical expenses
when you retire

momentum

Medical Prefunder

Make sure you have enough for medical expenses when you retire

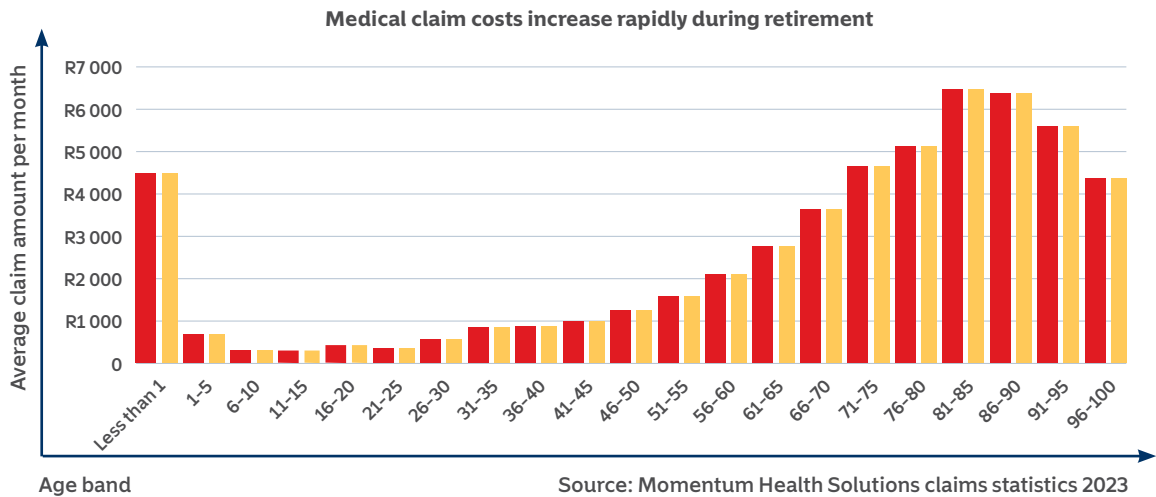
After working hard all your life and saving for your retirement, you should enjoy it. The “golden years” can be golden in many ways, but only a lucky few are blessed with excellent health. Sufficient health cover often comes at a price; a hefty, top-of-the-range-medical-plan price.

The reality

“Enough to retire comfortably” is still a challenge for many people. And if you consider the astronomical medical costs associated with getting older, this challenge amplifies. Medical inflation is historically 3% to 4% higher than the general inflation rate.

If you want to remain independent and not have your family look after you, it’s time to consider the cost of medical expenses as part of your retirement planning.

Medical expenses – whether you pay for it yourself or through a medical aid – will take a big chunk out of your retirement income. That is why you have to save more to make provision for it.



A retirement annuity for medical expenses

Even if you have retirement benefits at work, or already contribute to a retirement annuity, adding an Investo Retirement Annuity to your existing portfolio that is dedicated to medical expenses, puts you in a better financial position when you retire. Your monthly contributions leading up to retirement are tax-deductible and your returns are also tax-free. Your financial adviser has a calculator that can help you make decisions that are appropriate to your circumstances.

Speak to your financial adviser to empower the future you today.