

# Retirement Planning for Expats in Asia





A comfortable retirement means having the financial independence to choose how to spend your life without having to worry about whether you have enough to cover your living expenses.

To achieve that, you need to have accumulated enough wealth to replace the income you currently get from your employer and/or your business.

Throughout this brochure we will share our tips for expatriates looking to secure their financial future in retirement.

## Five Tips for Retirement Planning Success

### 1. Start Early

Gone are the days when we could rely on workplace and state pensions to see us through retirement. Increasingly, individuals are having to take responsibility for their own future financial wellbeing.

Disciplined saving is key to accumulating enough assets to give yourself the income that you will need when you stop working. Start saving as early as you can.

The importance of starting early cannot be overstated.

The sooner you start, the lower your annual savings rate needs to be. If you don't take retirement planning seriously until your forties or fifties, achieving your target retirement income becomes so much more difficult as you will have lost years of potential compound interest.

### 2. Ask These Important Questions

A comfortable retirement starts with defining a financial plan. That means quantifying your retirement goals. The most important questions to consider are:

- When do you want to retire?
- How much time do you have to save for retirement?
- How much income will you need to live in retirement?
- Will you be financially supporting anyone else?
- What are your potential future medical requirements?
- What other future expenses might you need to consider?
- Where will you live in retirement?
- Is your pension income likely to be taxed?

It's not always easy to find the answers to these questions. We recommend seeking the advice of an experienced professional who can flag up potential issues you need to factor into your plan.



### 3. Decide How Much Risk You Can Take

Balancing risk and reward is not easy. You need to be able to live comfortably now while generating sufficient returns to meet your future financial needs.

Again, the specialist knowledge of a financial adviser is invaluable here. They will bring sophisticated tools to the party which can accurately assess your risk tolerance and your cashflow requirements during retirement.

For expatriates, it is important to find someone who is familiar with the other issues that living abroad adds to the planning process.

### 4. Select Investment Products That Deliver

Once all this information is gathered, a financial planner can put together a holistic investment and savings plan that aligns with your current financial commitments, your age, and your goals to ensure that your money is working as hard as it can to meet your future needs.

Underachieving portfolios can seriously harm your retirement plans. The key to success is in carefully selecting assets that will produce long-term and consistent results to build your wealth through capital growth.

You may think that a couple of percentage points difference in return doesn't matter a great deal but over several years, that difference can have a huge impact on the value of your portfolio, and therefore on your income, when you come to retire.

It is vital to choose an investment manager with a proven record and that offers a wide choice of funds so that you can select the one which best fits your individual circumstances considering your own personal tolerance to risk.



### 5. Don't Neglect Estate Planning

This is a crucial part of your retirement plan. Taking the time to get this right will safeguard the future wellbeing of your loved ones and dependents and save them a lot of stress after you are gone.

Again, expatriates face added estate planning challenges. We would always recommend collaborating with specialists that work specifically with expatriates.



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Our expert advisers will  
help you achieve your  
financial goals efficiently.

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