



## Plan for Retirement: You are not getting any younger

Discussion Document

FINANCIAL WELLNESS SESSION

July 2020



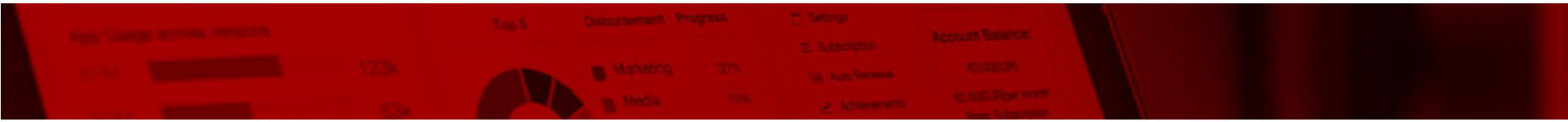
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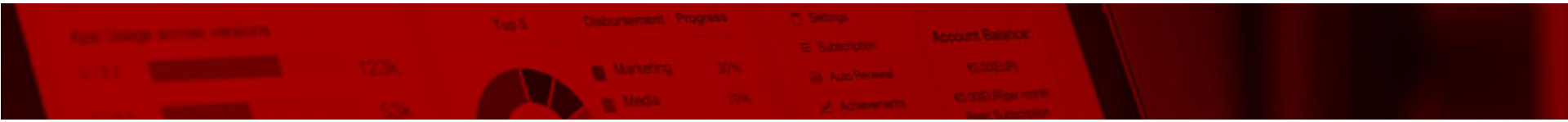


## Poll Question 1

When is the right time to start planning for retirement?



# Why plan for retirement now?



What kind of retirement are you looking forward to?

# Do we have clear retirement-stage financial goals?

**In the next few years, I want to...**

-  Set aside emergency funds
-  Buy a car
-  Further my education
-  Buy a home
-  Get married

**In the long run, I want to...**

-  Set up an education fund for my children
-  Start my own business
-  Pay off my mortgage
-  Build a nest egg for retirement
-  Provide enough funds for my family after my death

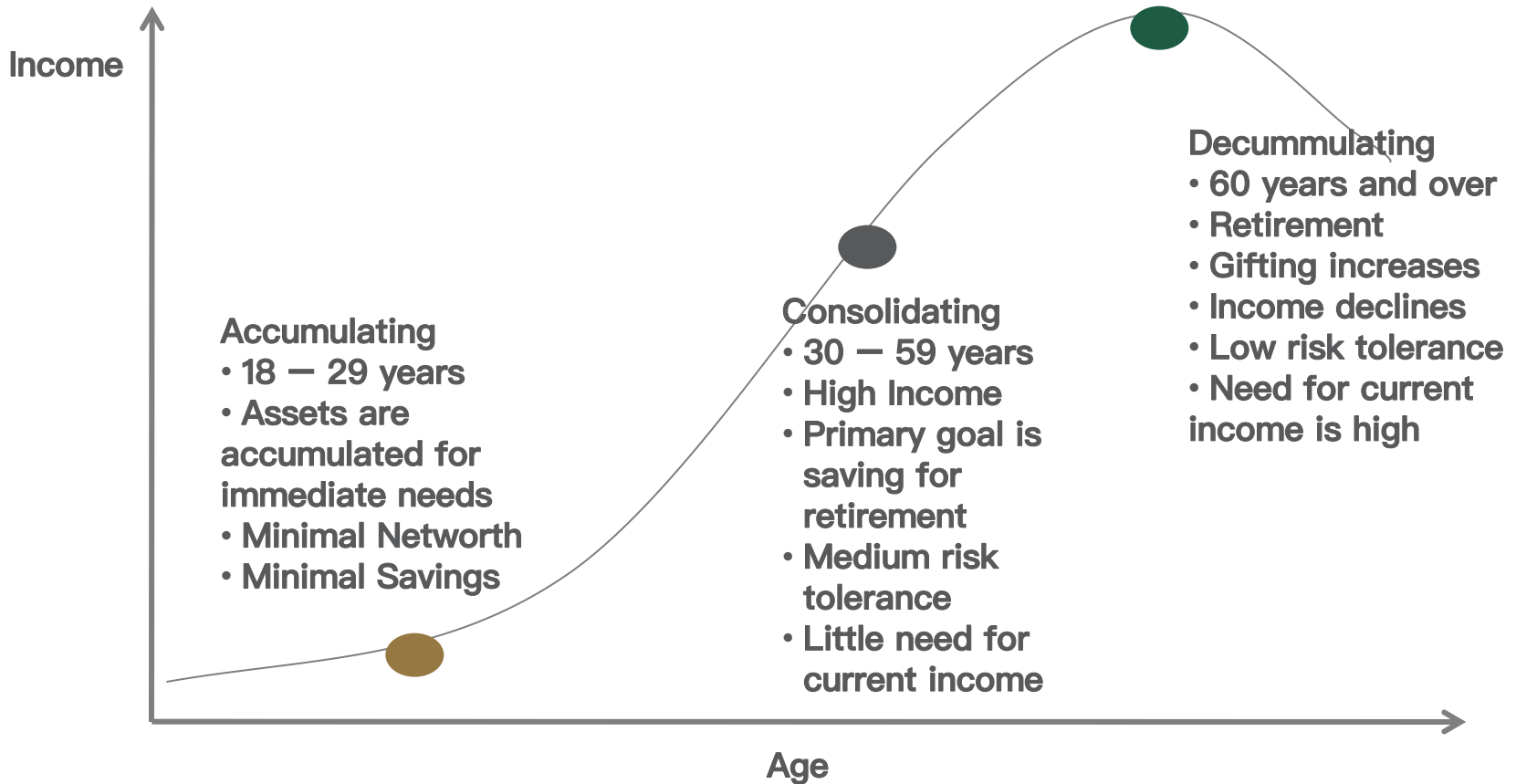
The question is what next?



## Poll Question 2

What retirement-stage financial goals have you set out?

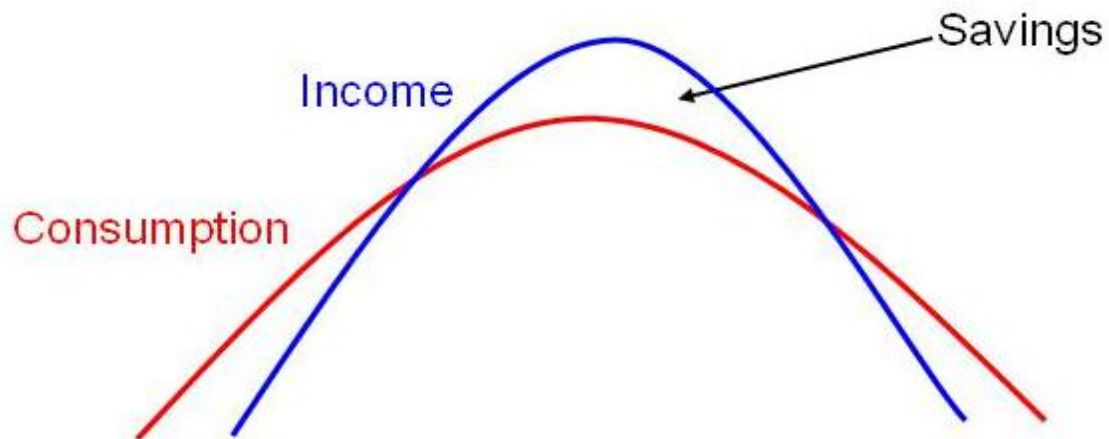
# The Investment Life Cycle





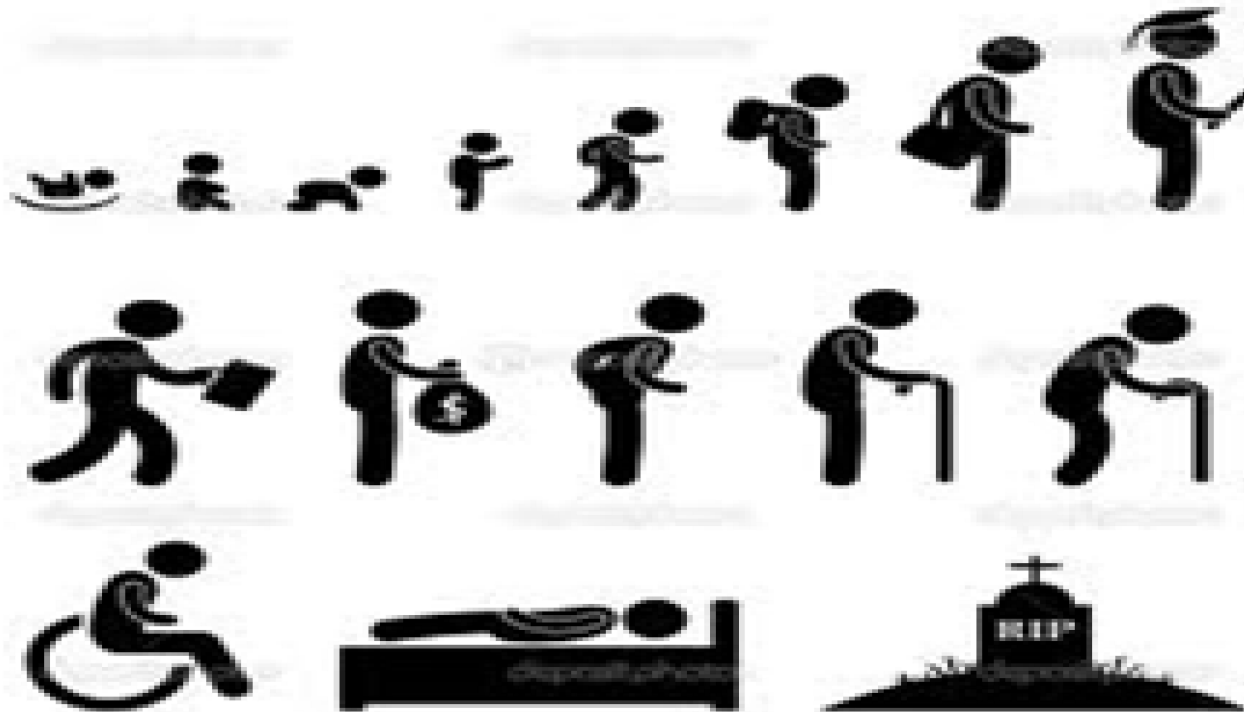
# The Investment Life Cycle II

Both spending and income follow a curve based on age. In late retirement, spending exceeds income as savings are used.



Time

# The Stark Truth





## Poll Question 3

Have you started investing towards retirement?

# Some Challenging Realities

*“It is very difficult to help someone who has no goals, we need to set goals and update our plans”*

**Jim Rohn,  
Take Charge  
of your life.**

- 1 Ignorance/ Nonchalance about personal finance



- 2 Employees are often passionate about their jobs that they lose sight of their personal finances.



- 3 Lack of confidence in financial market



- 4 Too busy, no time to think of investment opportunities.



- 5 Procrastination — I will start Investing soon, I just need some more money.



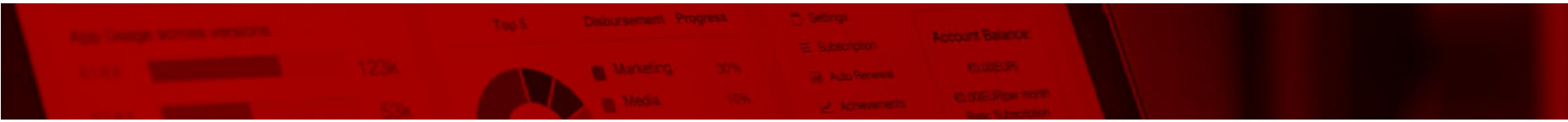
- 6 Assume retirement benefits will somehow be enough.





## Poll Question 4

Which of these challenges can you relate with?



How much money do you  
require in retirement?

What to do...

**SHORT ANSWER: CONTACT US TODAY!!!**

**Q**uantum  
**Z**ENITH

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# What we will do for you...

- SET CLEAR FINANCIAL GOALS
- SPEND LESS THAN YOU EARN, AUGMENT YOUR INCOME
- CREATE EMERGENCY FUNDS (MEDICAL, HOME, CAR EXPENSES)
- DEVELOP SYSTEMATIC INVESTMENT PLANS e.g Education Planning
- GET YOU READY FOR RETIREMENT



# The power of compounding

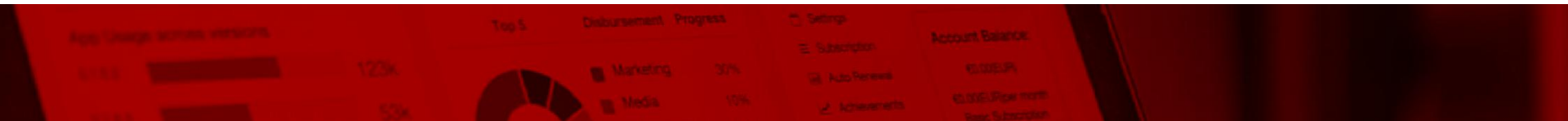
Starting Age	Monthly Investment (₹)	Annual Return (%)	Nominal Value at Age 60 (₹)
25	20,000	10%	76,565,534.04
30	20,000	10%	45,586,506.48
35	20,000	10%	26,757,806.96
40	20,000	10%	15,313,938.19
45	20,000	10%	8,358,485.32
50	20,000	10%	4,131,040.41

Starting early is crucial to unleashing the power of compounding



## Poll Question 5

With your current monthly investments, do you believe you will be self-sufficient at 60 years old?



Thank you for listening. Any questions?



# PRODUCT SNAPSHOT

MUTUAL FUNDS

**ZENITH  
MONEY MARKET FUND**  
RISK FREE

**ZENITH  
INCOME FUND**  
LOW RISK

**ZENITH EQUITY  
FUND**  
MEDIUM RISK

**ZENITH ETHICAL  
FUND**  
HIGH RISK

HNIS &  
INSTITUTIONS



**ZAM PRIME  
CLUB**  
MONEY MARKET PORTFOLIO



**ZAM MANAGED  
PORTFOLIO**  
MIX ASSET PORTFOLIO

# PRODUCT SNAPSHOT

Fund Feature	Equity Fund	Income Fund	Ethical Fund	Money Market Fund
<b>Objective</b>	Capital Appreciation via investment in undervalued securities	Stable Income	Capital Appreciation (subject to ethical constraints)	Capital Appreciation Over a short –medium term horizon
<b>Asset Allocation</b>	Equities : 35% -100% Fixed income: 0% - 65% Cash & Equivalents : 0% - 5%	Fixed income: 0% - 100% Cash & Equivalents : 0% - 5%	Equities : 35% -100% Fixed income: 0% - 65% Cash & Equivalents : 0% - 5%	Bank tenured deposits :10-75% Treasury Bills and Short Term Government Securities : 25-100%
<b>Asset Classes (Investment Outlets)</b>	Listed Equities  Investment Grade Fixed Income	Investment Grade Money Market Securities  Listed Equities	Listed Equities (excluding banking, brewery and insurance stocks)	100% Money Market Instruments
<b>Risk Profile</b>	Medium	Low	High	Low
<b>Investment Horizon</b>	Long Term	Medium - Long Term	Long Term	Short – Medium Term
<b>Minimum Investment</b>	N25,000	N25,000	N25,000	N10,000