

IMPORTANCE OF RETIREMENT PLANNING IN LESOTHO

Are you prepared for your future? Retirement planning is often overlooked, but it is vital for securing financial stability and peace of mind in your golden years.

MISCONCEPTIONS

That retirement planning is for the wealthy. In reality, retirement planning is important for people of all income levels globally including Lesotho



FACTORS TO CONSIDER

Determine your retirement age and estimate how many years you expect to spend in retirement. Next, consider your lifestyle goals.



RETIREMENT GOALS

Start by envisioning your ideal retirement lifestyle. Measurable goals will give you a clear target to work towards



INSURANCE *Le Nthoa Rena*

RETIREMENT SAVINGS PLANS

Assess your current financial situation. Determine how much you can afford to save each month. See if you can cut back on expenses to boost your savings rate.



RETIREMENT SAVINGS OPTIONS

Pension Fund & Provident Fund:

Contributions are done by the individual & his or her employer if employed. But individuals can also pay towards their plans without company contributions.



MONITORING YOUR PLAN

Review your retirement plan annually or whenever significant life changes occur, such as job changes, marriage, or childbirth.



Use Experienced Brokers

Working with experienced brokers like Thaba Bosiu Risk Solutions can provide peace of mind. We provide personalised advice tailored to your unique circumstances and help you make informed decisions about your retirement.

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