

Your expert guide to

# Navigating your investments through the decades



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# Start planning now

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Money is an emotional topic for us all – and with good reason. You work hard for it in the first place, and your hopes and dreams for your future, and that of your family, are inherently linked to it.

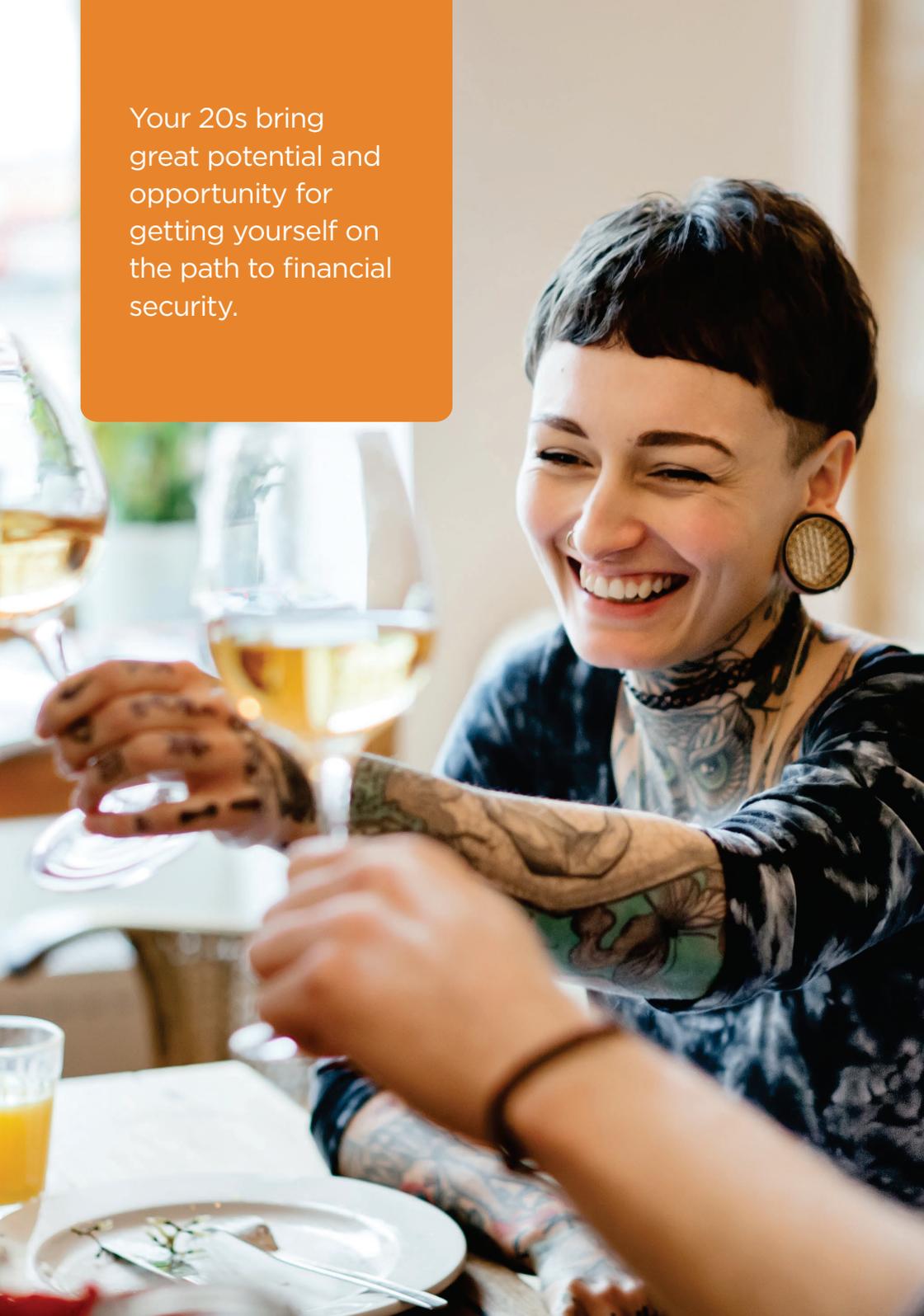
Retirement savings don't just appear out of nowhere on your last day of work. There are several actions you can take in each decade of your life that will help ensure you are set up to enjoy your later years.

Imagine your retirement fund is a tree that you plant at a young age and tend to over the years so that by the time you finally retire, there's plenty of shade to relax under and lots of delicious fruit to pick.

With the ups and downs of the current market, it's more important now than ever to put a sound plan in place to get you to where you want to go.

**The following pages contain our top tips for all your life stages, to help you retire comfortably at the end of your working life.**

Your 20s bring great potential and opportunity for getting yourself on the path to financial security.



# 20s

## Cash in on compound growth

### Invest in yourself

Now is the time to build strong foundations. Take advantage of personal growth opportunities, professional development courses and skills training. Whether you attended university or learnt a trade, improving your skills and knowledge can increase your earning potential for the years to come.

### Avoid consumer debt

Even if you love it, only buy what you can afford to pay for in full. Set up a savings account for those items you can't yet afford rather than using a credit card or a loan to finance it. Avoiding interest on top of the original purchase price is one of the best gifts you can give your future self.

### Start an emergency fund

Set aside enough to live on for three to six months as an emergency fund to cover you in case of unexpected bills or a period of not being able to work. It's great to avoid those high interest costs if you had to borrow to fund the emergency.

### Budget

Complete a budget and allocate money to each of your expenses so that you know exactly where you are with your finances. There are great tools to help with this such as those available at [sorted.org.nz](https://sorted.org.nz).

### Open a KiwiSaver account

You can choose to contribute 3%, 4%, 6%, 8% or 10% of your pay. If you're looking to buy your first home, now is a great time to increase your contributions as much as you can. Starting now will ensure you benefit from the powerful effects of compounding interest over your lifetime.

Milford has an excellent KiwiSaver advice tool available at [milfordasset.com/digital-advice-tools](https://milfordasset.com/digital-advice-tools) to help you choose the right Milford KiwiSaver Plan fund for your goals.

Milford has received multiple Canstar KiwiSaver Awards across recent years, including Provider of the Year (2020 to 2025), Outstanding Value (2020 to 2025), and Most Satisfied Customers (2024 to 2025).



We're also proud to have been named Consumer NZ People's Choice KiwiSaver 8 years in a row, and Gold Winner of the Reader's Digest Quality Service Award for Specialist KiwiSaver Providers (2025 to 2026)



# 30s

## Stay (or get) focused

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### Eliminate debt

Aside from your mortgage, your 30s are your chance to finish paying off any student loans and personal debt. Start by picking off the debt with the highest interest first to achieve the biggest gains.

### House purchase

While renting may be a good housing solution for many people, owning a home and paying down a mortgage can have long-term benefits.

Many people consider buying their first home in their 30s. Having a KiwiSaver account can help with this major life step - in some circumstances you can withdraw most of your KiwiSaver savings for a first home purchase.

### Save for your children

If you have, or plan to have children, now is a good time to put some money aside for their future. An Investment Fund with a long-term time horizon can be a good way to save for this.

**Try the Milford KiwiSaver Plan Digital Advice Tool for a personalised fund recommendation based on your goals, risk appetite, and timeline.**

**If you're interested in Milford's Investment Funds and want help choosing the right option, you can call us on 0800 662 345 or email [info@milfordasset.com](mailto:info@milfordasset.com).**



With a little more financial stability under your feet, your 30s are your time to shine, and to really set yourself up for your future.





In your 40s, broadening your investments can boost your future retirement lifestyle while enabling you to enjoy the benefits of the previous decades now.

# 40s

## Broadening your investments

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### Pay down your mortgage

Your mortgage is likely to be your largest debt. As you earn more, consider increasing the repayments or reducing the term remaining on the mortgage. Sometimes small adjustments in the amount or frequency of payments can reduce the length of the mortgage, and the interest to pay, significantly.

### Start money conversations with your children

Setting up an Investment Fund or KiwiSaver Plan for your young ones is one of the best ways to ensure they start planning for a healthy financial future and develop a positive relationship with money. You can start an Investment Fund with Milford for as little as \$1,000.

### Grow your investment portfolio

Consider diversifying your portfolio to strengthen your long-term return potential. Spreading your investments across different assets – like shares, bonds, or property – can help to manage risk while keeping your retirement goals in sight.

### Discuss finances with your parents

It's important to make sure that your parents have a financial plan in place. While not an easy conversation to have, getting things in place now will pay off in the longrun.

### Ramp up your KiwiSaver contributions

You may now be in a position where you can increase your KiwiSaver contributions – even just a small increase will make a difference to your retirement savings. Consider whether the fund you're in will need to change to meet your needs, particularly if there's been a shift in your savings goals.



# 50s

## Protect your assets

### Firm up your retirement goals

Now is the time to really hone your retirement plans. Think about the lifestyle you would like to lead and how you would like to spend your time, and plan for the expenses that will be involved now.

At the same time, add up your likely sources of retirement income. These may include New Zealand Superannuation, a private Superannuation, rental income or Trust income. Any shortfall needs to be covered from your retirement savings, such as your KiwiSaver account. Seek professional advice to find out if you are on track and if not, what action you can take to achieve your retirement goals.

### Reduce risk

If you have been exclusively focused on investment growth for the past three decades, it may be worth looking at the risk levels on your KiwiSaver fund and other investment funds if retirement is getting close.

**The Milford KiwiSaver Digital Advice Tool can help give you the confidence that you are on track with your KiwiSaver goals. Check it out at <https://milfordasset.com/digital-advice-tools>**

### Diversify

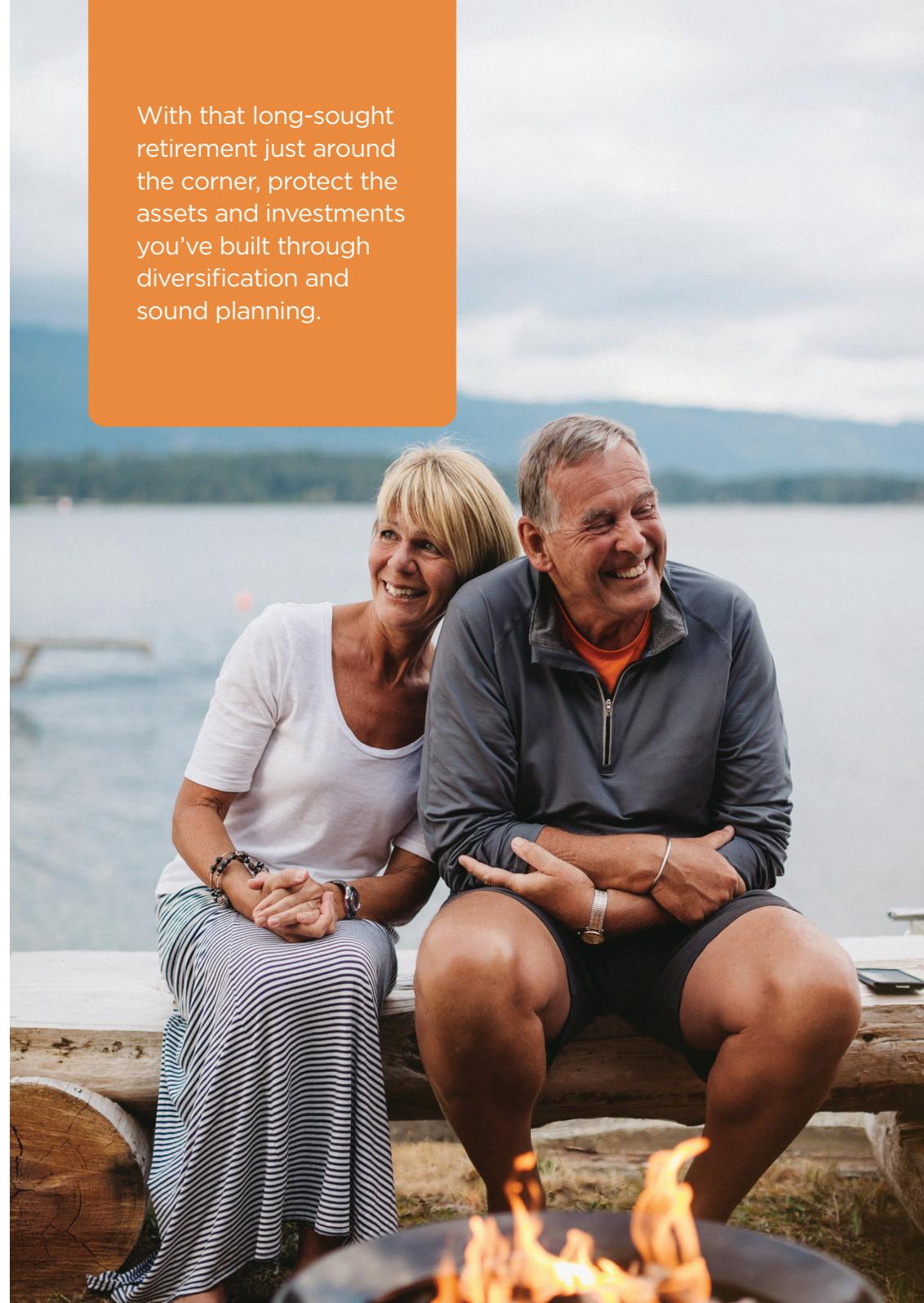
If you've built up a property portfolio, it may be a good time to think about broader diversification. A concentrated exposure to one asset type can put your retirement plans at risk if the unexpected happens, such as a market downturn or natural disaster. Again, seek professional advice to ensure you have a well-balanced mix of assets, and all your eggs are not in one basket.

### Estate planning

Estate planning should be considered throughout your life-stages and it's always a good idea to ensure your Will is up to date. While checking on your Will, why not consider setting up an Enduring Power of Attorney that can be acted upon should you become incapacitated. Appropriate professional advice is important here.



With that long-sought retirement just around the corner, protect the assets and investments you've built through diversification and sound planning.



In your 60s and onwards, the choice is yours. Enjoy the lifestyle you've earned, and continue planning for what the future may bring.

# 60s & onwards

## Enjoy your retirement

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### Plan for retirement

When will you retire, and will you have enough income to maintain your lifestyle? Adjust your assets so this is sorted before you retire.

### Complete a budget

How are your savings looking? Will you be able to maintain your lifestyle and fund your retirement goals? At some point during your retirement, you are likely to need to drawdown on your savings. Seek advice on how much you can withdraw and how this fits in with your other goals such as leaving money to family or charities.

### Consider specialist advice

**Would you benefit from a consultation with Milford's Private Wealth team? Whether you are saving for your future, building a legacy of wealth for your family or looking to utilise your nest egg to generate retirement income, our advisers can help guide you towards realising your goal.**

### Talk to your family about your long-term care

Have that important conversation with your family about your wishes in the event you can no longer care for yourself. Let them know what you would like to have happen and budget for the likely costs. A financial adviser will help you assess how these potential costs fit into your financial plan.

### Enjoy your retirement

You've worked hard and you've got there! Now is the time to enjoy the fruits of your planning, saving and investing.



# The information in this document was put together by Milford Financial Advisers



**Gareth Stythe**  
Financial Adviser

Gareth joined Milford in November 2021 and has 25 years' experience in the wealth management industry in the UK and New Zealand.

Gareth has spent the majority of his career advising a range of high net wealth clients in Auckland. Since arriving in New Zealand in 1999 he spent 20 years at a boutique advisory firm helping families, trusts, and corporates with their investing needs. Immediately prior to Milford, Gareth worked for Kiwi Wealth as a Senior Financial Adviser. Gareth has a Bachelor of Arts in Philosophy from Southampton University.

Financial Adviser Disclosure Statements are available upon request.



**Kate Tyro**  
Financial Adviser

Kate joined Milford in July 2018 as a Financial Adviser. Prior to joining Milford, Kate spent 13 years with Macquarie Private Wealth, now Hobson Wealth Partners, in both Christchurch and Auckland.

Kate graduated from the University of Canterbury with a Bachelor of Commerce majoring in Economics, and a Post Graduate Diploma of Arts (Political Science). She completed her MBA at the University of Auckland. Kate was previously a NZX Adviser and, as a former member of the Hobson Wealth Portfolio Strategy Group has expertise in fixed income investments and asset allocation of portfolios.

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# Some helpful tools to support your journey

Now that you have a great set of tips to support your financial journey, you can start planning no matter what age or stage in life you are at.

## Milford KiwiSaver Fund Advice

Try the Milford KiwiSaver Plan Digital Advice Tool for a personalised fund recommendation based on your goals, risk appetite, and timeline.

Milford's KiwiSaver Advisers can provide you with investment advice in relation to your situation and goals, so you can feel confident choosing a Milford KiwiSaver Plan Fund. Call 0800 662 645 to talk to one of the team.

## L.I.F.E

Milford Private Wealth clients (with amounts over \$500,000) can receive a comprehensive investment management and advice service. This includes a bespoke Lifestyle Investment Forecasting Engine (L.I.F.E) tool, designed to help you plan your journey to financial freedom.

## Milford Investment Fund Advice

If you're interested in Milford's Investment Funds and want help choosing the right option, you can call us on 0800 662 345 or email [info@milfordasset.com](mailto:info@milfordasset.com).

**[milfordasset.com](http://milfordasset.com)**  
**0800 662 345**



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This document is provided for your information only. It does not constitute financial advice and has been prepared without taking into account your personal financial situation or goals. If you require financial or other expert advice you should seek assistance from a professional adviser. Past performance is not a reliable indicator of future performance. Before investing you may wish to seek financial advice. Read the relevant Milford Product Disclosure Statement as issued by Milford Funds Limited at [milfordasset.com](http://milfordasset.com). For more information on our financial advice services visit [milfordasset.com/getting-advice](http://milfordasset.com/getting-advice)

The Canstar Provider of the Year KiwiSaver Award was received in 2025, 2024, 2023, 2022, 2021, 2020. The Canstar Outstanding Value KiwiSaver Scheme Award was received in 2025, 2024, 2023, 2022, 2021, 2020. The Canstar Most Satisfied Customers KiwiSaver Award was received in 2025, 2024.

The Gold Reader's Digest Quality Service Award for Specialist KiwiSaver Providers was received in 2026, 2025.

Rated Consumer People's Choice 8 years running for the Milford KiwiSaver Plan.



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