

A benefits model for South Africa

South Africa | 06 June 2016 | Initiative

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This segment also includes several additional chapters of ‘watchwords’. We provide commentary on the importance of understanding the underlying assumptions used in any modelling exercise and why the industry might benefit from a bit of standardisation around these assumption sets. We also analyse why it is that when employees finally reach that retirement door, convincing them to buy an annuity stream poses such a challenge. We offer solutions on what would make annuities more intuitively appealing. Finally, we end this section of the book with a thought piece on how digital advice could address the issue of providing such an advice-driven platform to a population with little prospect of being able to avail themselves of a financial adviser.

A NEW APPROACH TO SOLVING FOR SAVINGS

An integrated lifecycle savings programme significantly improves the probability of meeting lifetime goals.

