

A step by step guide to obtaining a long
and prosperous retirement

Lesson 00 – Guide and Roadmap Printing

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Introduction

This document is part of the training material written to assist Kiwi's in their 50's or 60's that are looking at retirement but have no idea what to do, what is needed, and how or where to get help. Or those that already have some ideas of how to survive retirement, are looking at alternatives, or just checking they are on the right path. They might even be looking on behalf of their 'elderly' parents, to ensure they are considering all options available to them.

This course provides a simple comprehensive step by step process to create your own retirement plan. It includes a summary guide, road map, lessons and discussion topics to help you prepare for your retirement. It will help you answer questions such as:

- *How much money do I need in retirement?*
- *How much money will I receive from Government Superannuation?*
- *How, and from where, can I get more money?*
- *Where can I safely investment my money?*
- *How much should I put into KiwiSaver?*
- *Should I buy a 2nd property, a business, or invest in the share market?*
- *How much do I need to keep aside for a rainy day?*

all from a very New Zealand perspective.

Course outline

This document is "Lesson 00 – Guide and Roadmap Printing" of the comprehensive course material supporting our simple step by step approach to creating your financial retirement plan.

All material can be downloaded and printed from the downloads page on our website:

<http://www.bizextra.co.nz/>

Most people complete their retirement plan using just the Planning Guide, Roadmap and the Excel spreadsheet that supports the guide. Additional information is provided to support you along the way if you get stuck, don't understand a concept, or just need some further ideas to try out as part of your planning.

"Don't ever forget, that the main plan in life is always to enjoy a long and prosperous retirement."

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Latest Version

Market prices, superannuation and benefit rates, Government policies, inflation, costs of living, house values etc. all change on a regular basis. The numbers in this document have been updated to reflect the market position as at July 2025.

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Lesson 00 – Retirement Planning Guide

If you have downloaded the free Retirement Financial Planning Guide and plan to print it at home or at the office, you can.

It is formatted to be printed in colour (to look good), and duplex (to reduce paper). It is downloaded as a PDF file so you can copy the file onto an eReader as an alternative to printing.

The document has been formatted for commercial printing and binding (210x210mm), but will print fine on A4 paper. You will even have sufficient space at the bottom of each page to make notes.



If you print a copy of the guide, you will also need to print a copy of the RoadMap to record your initial decisions and calculations. This is also included in the downloaded file. Instructions to print (and assemble) the RoadMap continue in this Lesson.

The downloaded versions are free. If you want to purchase a professionally bound copy, you can do so via our website www.bizxtra.co.nz. The bound copy is identical in content. We charge a fee to cover the cost of the printing/binding and postage.

The paid version of the Guide includes a copy of the Roadmap. We update the RoadMap each April to have the latest NZ Super numbers.

Alternatively you can just order a printed copy the Roadmap. This is supplied as a colour A3 duplex document, already correctly folded for your use. The small fee is just to cover the postage.

As educators we are independent of all financial products and fund managers. We are trying to help Kiwi's have a long and prosperous retirement.

As such any fees are calculated to cover the cost of the items, along with providing an option to download and use a free version of all our tools and documents

Lesson 00 – Financial Planning Roadmap

At the start of your financial planning process, you need to fill in your 'Financial Planning Roadmap'. This is used to start recording your retirement dreams, goals and plan as you complete each step of our 'Simple 6 step planning process'.

Each printed copy of the planning guide comes with a folded copy of the Roadmap, inserted in the back cover of the bound document.

If you have downloaded a free copy of the planning guide, you also need to download the 'Financial Planning Roadmap', print it, and fold it yourself, so you can fill it in as you prepare your plan.



If you made mistakes (i.e. forgot to use a pencil), want to start over, or want to pass on your planning guide to a family member and have already filled in the Roadmap, you will need to download and print a new copy of the Roadmap.

The supplied version of the Roadmap, is printed in colour as a double sided A3 sheet of paper. As many home/office printers don't print A3, nor have automated duplex printing, we provide files and instructions to print on either A3 or A4 sized paper. Although the files are colour, they will print as black and white.

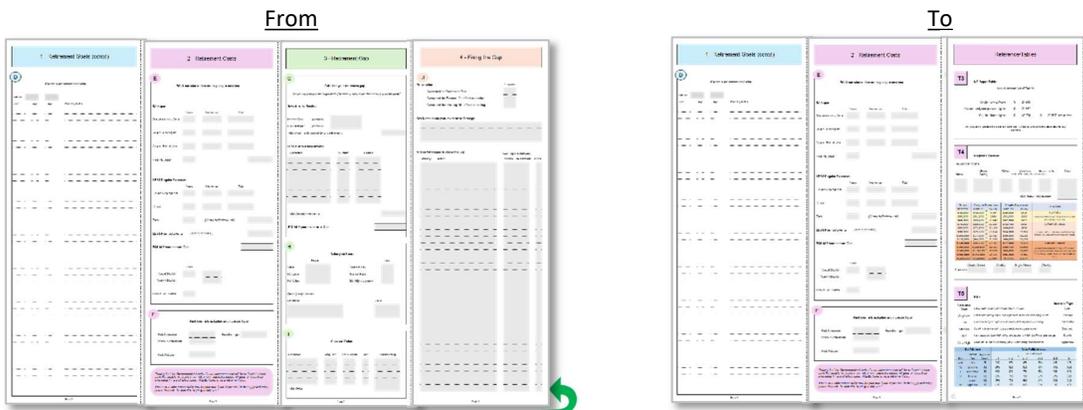
If you can't print a copy at home (or at the office), you can take the appropriate files to a printer (e.g. Warehouse Stationary) and get the Roadmap printed there.

Ideally you should print duplex (both sides). But if you don't have access to a duplex printing you can always print on one side, then add the paper back into the print tray for the 2nd side. Just make sure you reload it the right way up. The alternate is to print on four sheets of A4 and use lots more Sellotape.

The remainder of this document provides instruction to print (and optionally Sellotape), followed with folding instructions to use the 'Financial Planning Roadmap' with your Retirement Planning Guide manual.

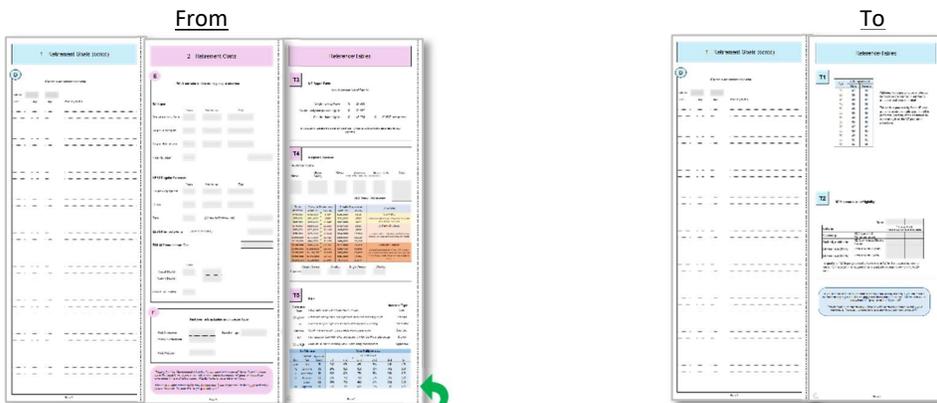
1st Fold

Basically, we are going to fold the Roadmap starting from the RH edge, so page 8 of the Roadmap folds over Page 7 of the Roadmap (making page 6 visible face up)



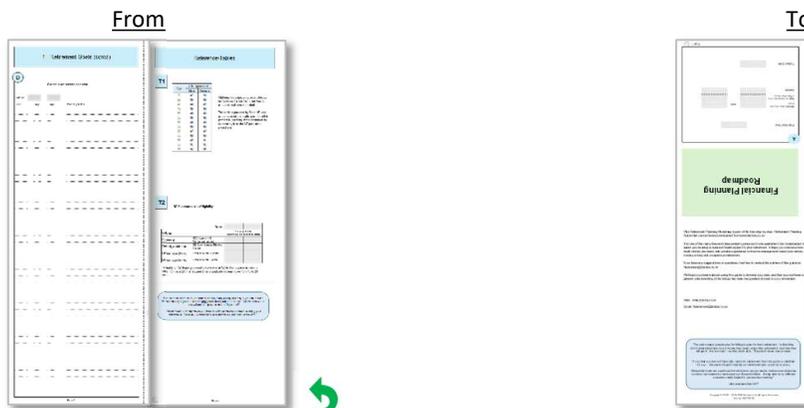
2nd Fold

Next, we are going to fold the Roadmap from the RH edge so page 6 of the Roadmap folds over Page 5 of the Roadmap (making page 4 visible face up)



3rd Fold

Next, we are going to fold the Roadmap from the RH edge so page 4 of the Roadmap folds over Page 3 of the Roadmap (making the front and back pages visible)



4th Fold

Finally fold the document in half along the dotted centre line.

From



To



All done.

Turn it up the right way and you are ready to star planning for your retirement.