

Your wish list for your retirement can come true — it just needs some planning



FORCE 4 FAMILIES

“The financial experts can help you take care of things and give you the time to focus on things that are important to you.”

Derrick McMillan, Chief of Staff, Defence Health Directorate, HQ NZDF in Wellington enjoys spending time with his family and grandchildren on their lifestyle block and riding his motorbikes.

Derrick is looking forward to his retirement.

“I’ve had a busy and rewarding career with the NZDF, since joining the Army as a Private soldier. My career has taken me around the world and recently I returned from a three-year posting to Singapore. My operational deployments have included Cambodia, East Timor, Bosnia, and the Middle East, and I’ve also spent time in the Pacific, South East Asia, the UK, and the USA.”

It is these experiences that reinforced Derrick’s view that he needed to plan ahead.

“Some of the places I’ve been to, were perhaps were not in the best shape, but they made me think of what the future may look like for me and my family and to ensure that we are prepared financially.”





Derrick McMillan, Chief of Staff, Defence Health Directorate

His physical wellbeing goes hand-in-hand with his financial wellbeing. He completes a gym session after work each day.

“Dedicating time to my physical wellbeing is a no-brainer and so is allocating time to my financial wellbeing, so I was an early adopter of KiwiSaver.”

“When the NZDF launched the NZDF Savings Schemes, I saw the additional benefits which could boost my preparedness for retirement. I then switched to the NZDF KiwiSaver Scheme and also set up a FlexiSaver account to ensure we had a contingency fund, for whatever life throws at us.”

Having a career protecting and rebuilding nations, Derrick was keen to ensure that his family was also thinking of the future.

“My grandson Harry arrived just before the NZDF scheme started, so I signed him up on the day the scheme launched.”

“My recommendation to all veterans, especially the younger ones, is that if you are not saving for your future now, talk to the experts at the Force Financial Hub. Don’t put off having a conversation about your future because you have time on your side now, but that won’t be the case forever.”

The financial experts can help you take care of things and give you the time to focus on things that are important to you.

“I trust those experts to look after my savings and just check my account occasionally online and via the NZDF Savings Schemes’ app, which is great.”

“It is essential to save for our retirement. During my career, I’ve seen a significant change in society, especially now with people trying to get into their first homes, so saving for that is also important and is possible with NZDF.”

Learn more

Learn more about the NZDF Savings Scheme (<https://www.nzdfsavings.mil.nz>) [🔗](#)

Financial advice is available by contacting Become Wealth:

- 0508 BECOME (0508 232 663)
- hello@become.nz (<mailto:hello@become.nz>)

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