



Why Financial Planning is Important

Family Security

Providing for your family's financial security is an important part of the financial planning process. Having the proper insurance coverage and policies in place can provide peace of mind for you and your loved ones.

Investment

A proper financial plan considers your personal circumstances, objectives and risk tolerance. It acts as a guide in helping choose the right types of investments to fit your needs, personality and goals.

Standard of Living

The savings created from good planning can prove beneficial in difficult times. For example, you can ensure you have enough insurance coverage to replace any lost income should you be the breadwinner of your family and become unable to work.

Financial Understanding

Better financial understanding can be achieved when measurable financial goals are set, the effects of decisions understood, and results reviewed.



Ongoing Advice

Establishing a relationship with a financial advisor you can trust is critical to achieving your goals. Your financial advisor will meet with you to assess your current financial circumstances and develop a customised plan for you.

Do you need to drop documents at our office? Make use of our new post box located to the left of our building entrance.



TOP 20 MOST INNOVATIVE COMPANIES OF 2020

RANK	COMPANY	INDUSTRY
1	Apple	Technology
2	Alphabet	Technology
3	Amazon	Consumer Goods
4	Microsoft	Technology
5	Samsung	Technology
6	Huawei	Technology
7	Alibaba	Consumer Goods
8	IBM	Technology
9	Sony	Consumer Goods
10	Facebook	Technology
11	Tesla	Transportation & Energy
12	Cisco Systems	Technology
13	Walmart	Consumer Goods
14	Tencent	Other
15	HP Inc.	Technology
16	Nike	Consumer Goods
17	Netflix	Other
18	LG Electronics	Consumer Goods
19	Intel	Technology
20	Dell	Technology



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DO YOU KNOW WHAT YOU HAVE?

Learn about how our app can assist in planning your financial portfolio. Click [HERE](#) to view our new video

AVOID BECOMING A VICTIM OF FRAUD AND CYBERCRIME

- 1) Remember to not give out ANY personal details at all, whatsoever, to anyone claiming to be from any financial institution.
- 2) Do not verify your details with anyone calling from a financial institution.
- 3) If an e-mail is received, study the e-mail properly. E-mails are so professional looking, that a person is easily fooled. Hover over the address that it comes from – the true address will appear that way.



This and That



- **Woolworths** have announced that 25 of its stores, including some of the larger ones such as Sandton City, East Gate and Canal Walk have discontinued the use of single-use plastics. The bags have been replaced by low cost reusable bags and 'closed loop recycled' paper bags. The retailer plans to phase out the use of single-use plastics completely in all its stores over time.
- **Airbnb** establishments have finally been permitted to host guests again - two months after hotels and guest houses were allowed to operate again. It has introduced a new "cleaning protocol" and formed partnerships with local cleaning groups Sweepsouth and Propaclean to help train hosts. Establishments with cleanliness ratings of more than four stars will be highlighted on its listing pages.
- **Cape Town's iconic Mount Nelson Hotel** says it will let go 154 of its 251 employees. It's also likely to remain closed until at least December and doesn't expect to return to normal operation until mid-way through 2021.
- **Netcare** is now offering vouchers for visits to the GP. They're meant for people who don't belong to medical schemes. The vouchers can be bought online. The GP needs to be partnered with Netcare, but you can opt for a virtual consultation if there's no-one close by. They cost between R290 for a virtual consultation, and R430 for an in-person visit that includes certain acute medication, such as antibiotics.
- **Apple** is expected to soon become the first US-listed company with a \$2 trillion market capitalisation, a milestone that would come two years after the company first passed the \$1 trillion mark. Such an achievement speaks to Apple's ability to build a solid ecosystem around its products, transforming its business into one that was once reliant on hardware sales to one increasingly driven by add-ons like services and accessories.
- UK-based luxury brand, **Burberry**, announced recently that it will release face masks. The masks haven't been officially released yet, but customers can sign up on the brand's website for updates. Each mask will cost £90 (about R2000).
- **City Lodge** are renting out rooms as offices by the day. One room a day will cost about R495. Another hotel is offering drive-through laundry services as well as home repair contracting.
- **PEP** has introduced a new logo. It has embraced a different shade of blue, and a new yellow half circle. The new branding will be adopted over the next few years.



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