



Born between 1984 and 1965, you are most likely advancing your career, buying properties, starting a family, planning for education, preparing your children for adulthood, caring for parents. You are also likely to encounter hardships like retrenchment, divorce, caring for an ill spouse, or losing your spouse or parent. All of these life events have a profound impact on your financial life, especially if you are not prepared for them. We can help you structure your financial life thereby giving you certainty to achieve your aspirations whilst at the same time mitigating your risks.

We develop your unique road map by providing all or a combination of the following:



- *Analysing your current financial situation and portfolio's*
- *Identify ways to fine-tune your budget*
- *Setting and prioritising goals with achievable timelines*
- *Advice on contracts/agreements*
- *Your comprehensive financial toolkit*
- *Constructing unique investment strategies according to your goals*
- *Tax planning, including ways to be more tax efficient*
- *Education planning*
- *Estate Planning (Wills, Trusts etc.)*
- *Retirement planning and how to envision retirement*
- *Debt analysis and reduction plans*
- *Advice on implementation*
- *Regular accountability and/or review meetings*
- *Financial education to empower your decision making*
- *Your own financial life strategist*

