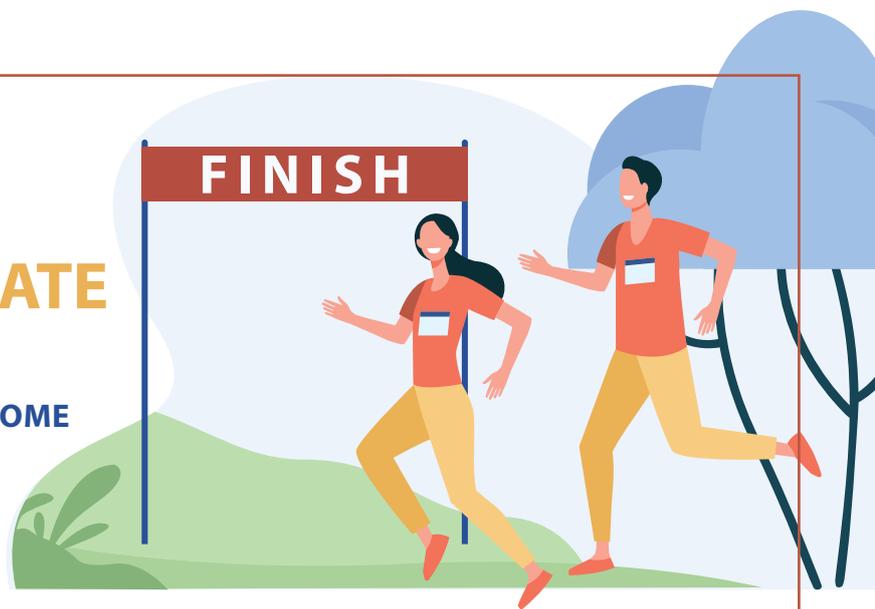


# RUNNING THE ULTIMATE ULTRA-MARATHON

PREPARE NOW FOR THE FINISH LINE TO COME



*Have you ever met a long-distance runner who didn't prepare well in advance before setting off for the race? Probably not. Why? It's a long way to run, and without sufficient planning and preparation, the runner may end up racing to the hospital instead of the finish line.*

**Similarly, when we approach investments, we also need to take some careful steps before beginning.**



**On your marks! Getting ready** – Assess your strengths and weaknesses

There's a reason that Edward Mothibi isn't challenging Chad le Clos in the swimming pool, and vice versa. Each is trained and built according to his unique sporting capabilities and interests.

When it comes to financial planning, it is important to invest according to your INVESTMENT RISK PROFILE. Your risk profile includes factors such as your years to retirement, investment goals and sensitivity to taking risk. These are specific to you and understanding them will help you and your financial advisor to establish how much risk you can afford to take.



**Get set! Setting your goals** – Starting early and consistency are key

Many successful athletes were not born overnight. It took commitment and time invested from a young age to reach their goals. Similarly, investments should be viewed with a long-term plan in mind. The earlier you start investing, the more time you will have to reap the benefits of compound interest. Most importantly, you should never invest according to market trends: rather stick to your plans and be patient.



**GO** – Let's begin! Time and commitment

Would Tatjana Schoenmaker be as successful today if she were hopping between high jump, swimming and basketball? Probably not. She understands her strengths and weaknesses and remains committed to her chosen field.

Like any professional athlete, if you want a chance to win, you need to commit. This is the same as committing to your investment portfolio. Constant switching between portfolios will only hurt your pocket and leave you in tears. Trying to time the market is like gambling with your hard-earned money and hoping for the best.

**Saving for your future is a marathon, not a sprint. It is important to consult a professional financial advisor who can provide you with the best options that are suited uniquely to you.**

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