



The Home of Exchange Traded Funds®



The Home of Retirement Funds

Developing your own Strategy for Financial Independence over your Lifetime

Working Mothers Expo


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Why is
financial independence
so important
for a woman?

A photograph of an older African American couple on their wedding day. The bride is wearing a white lace dress and a veil, holding a large bouquet of white and pink flowers. The groom is wearing a dark tuxedo. They are standing on a brick walkway in front of a grand, classical-style building with columns and a pediment. The sky is clear and blue.

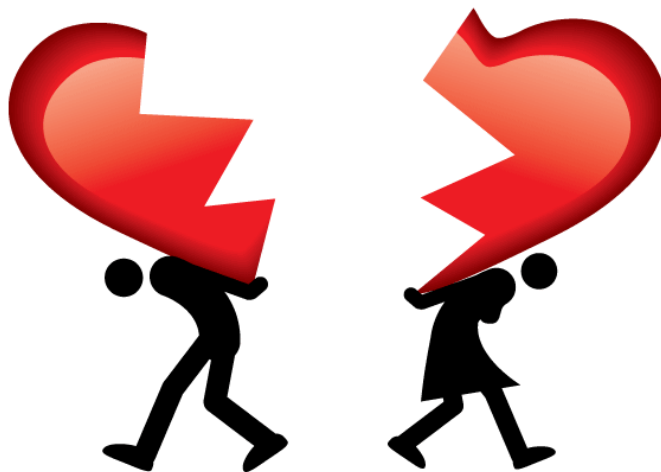
People are
marrying
later in life



Fewer
people are
getting
married...

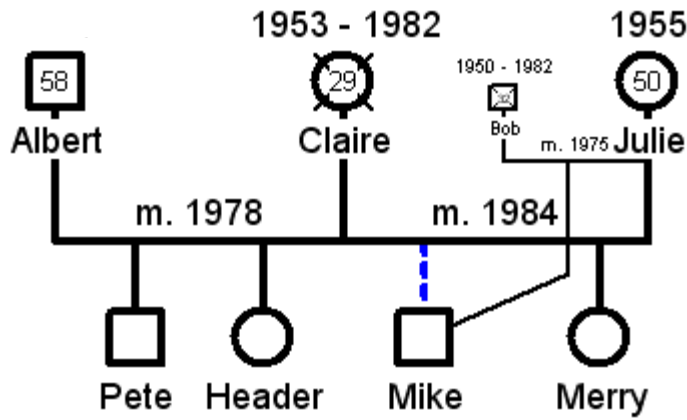
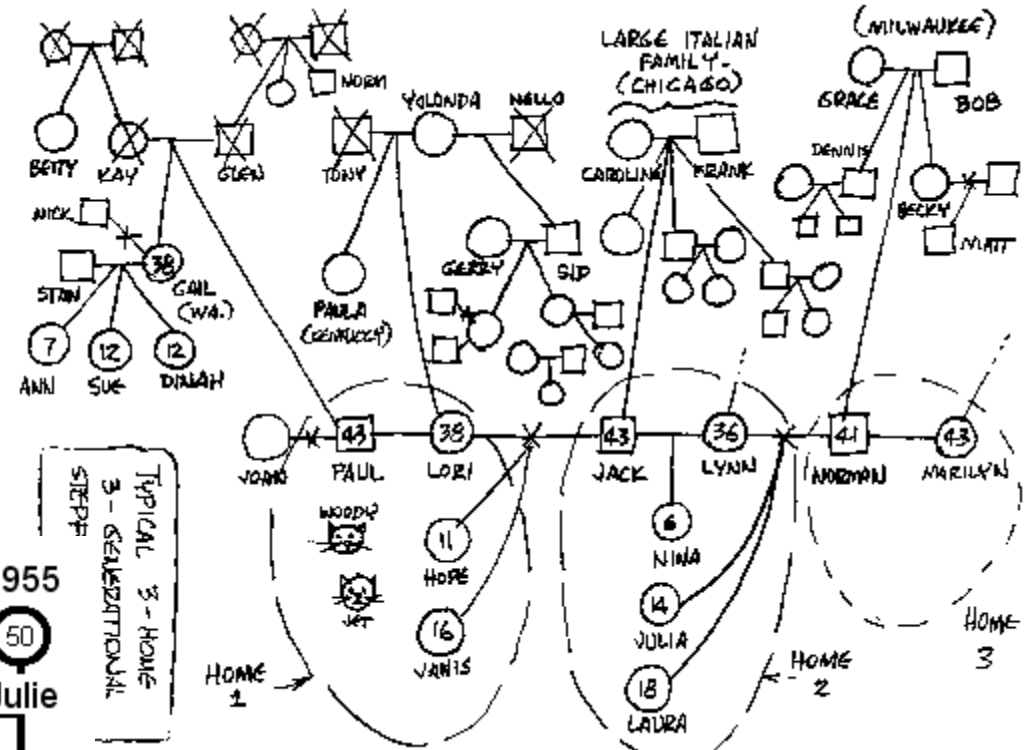


...and more
people are
getting
divorced

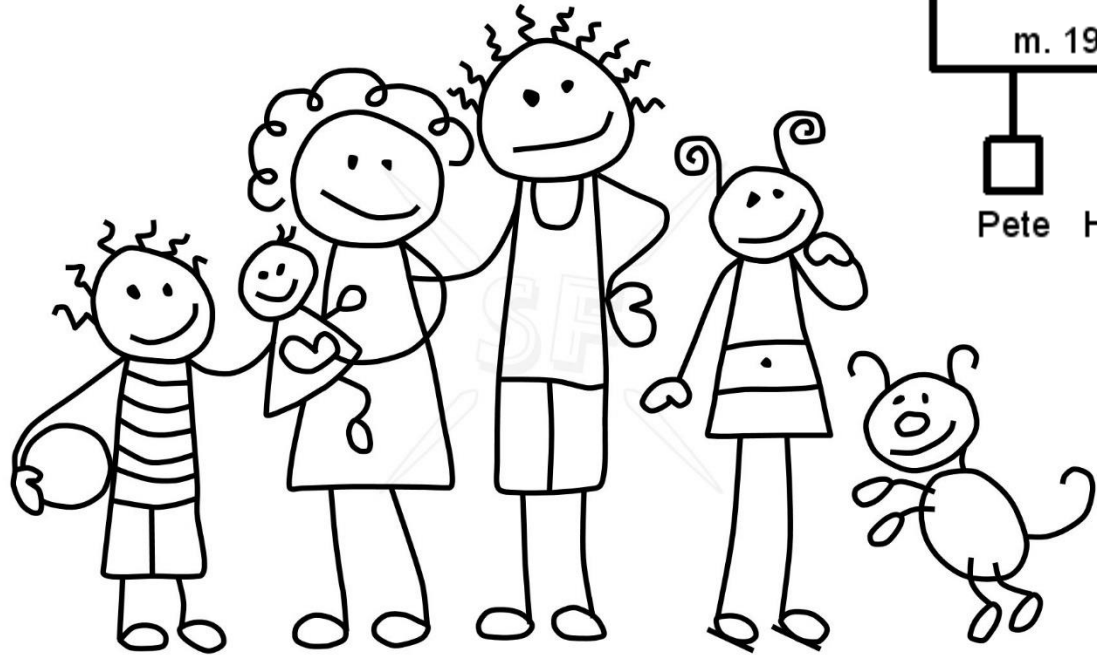


Three out of five marriages end in divorce

If a person remarries they will spend 3-4 years on their own between marriages



TYPICAL 3-HOME 3-GENERATIONAL STEPP



About 80% of women outlive their partner, and live about 7 years longer



Living arrangements

Percent, 2014

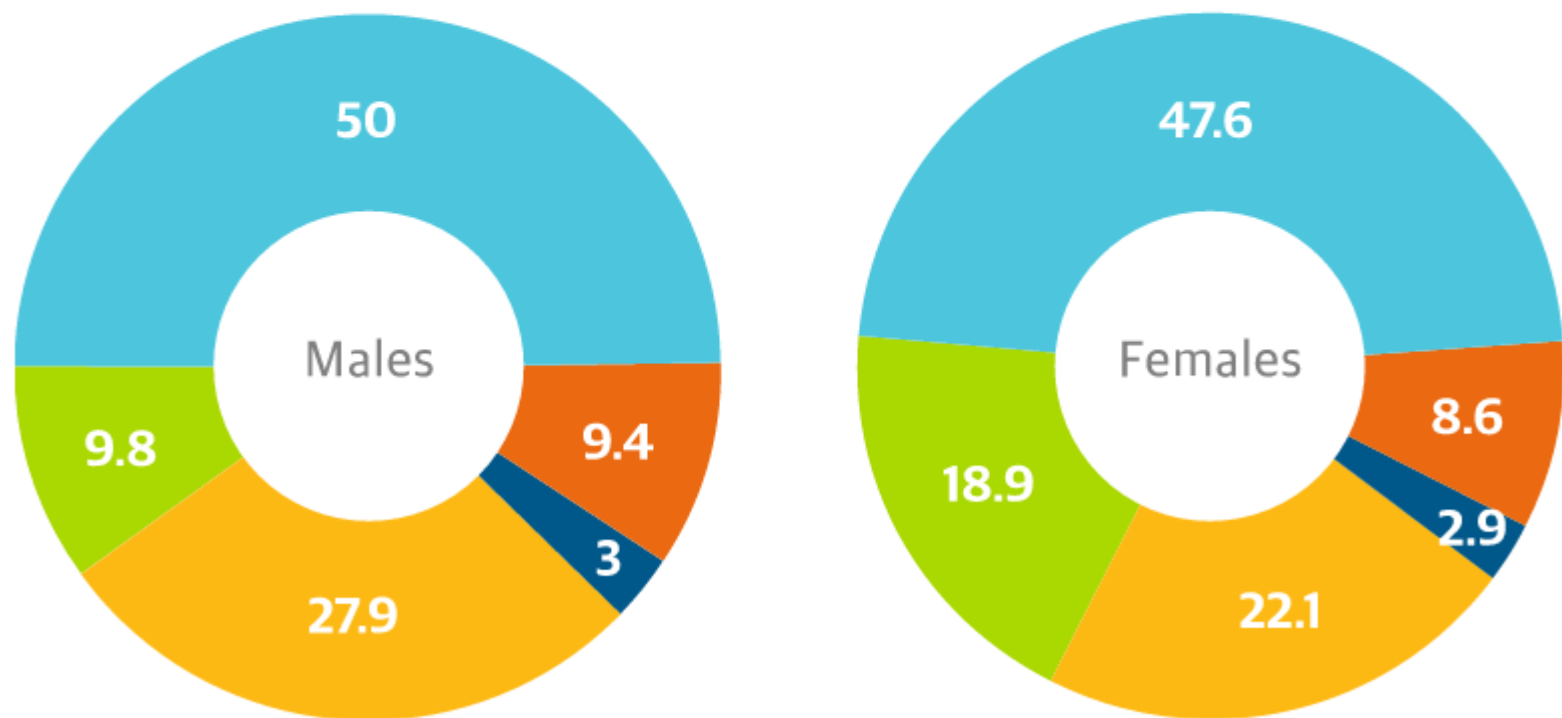
Living in a couple: married or civil partnered

Living in a couple: cohabiting - never married or civil partnered

Living in a couple: cohabiting - previously married or civil partnered

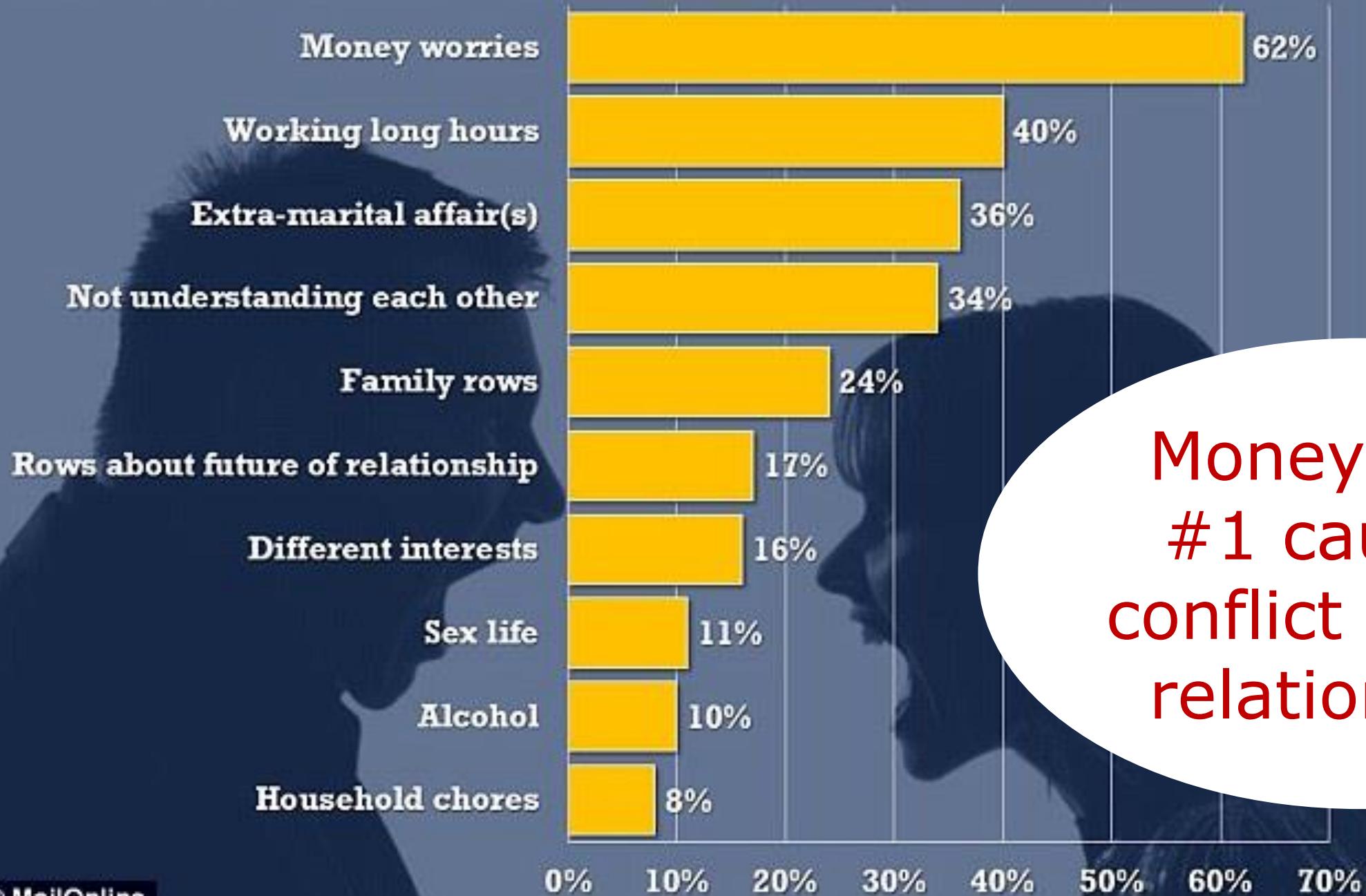
Not living in a couple: never married or civil partnered

Not living in a couple: previously married or civil partnered



1 in 3
people
never
marry

TOP 10 CAUSES OF RELATIONSHIP STRAIN

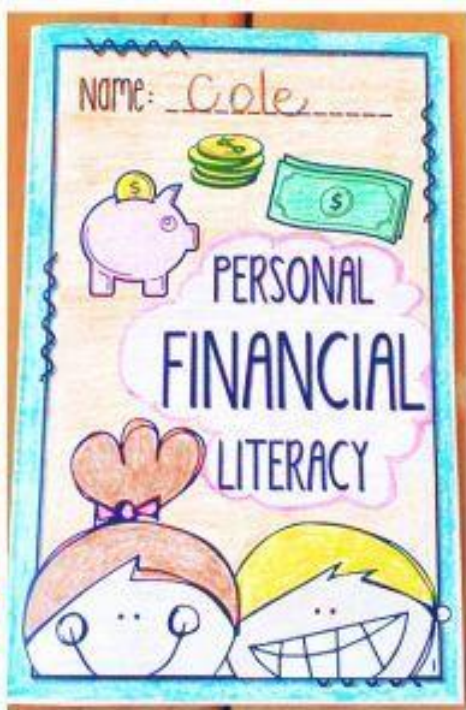


Money is the #1 cause of conflict in most relationships

My story



What does
independence
mean?



Being able to make your own decisions

If you are not willing to learn,
No one can help you.
If you are determined to learn,
No one can stop you.

Being
debt-free



not owing
anybody
anything

I have enough money to live comfortably for the rest of my life . . . if I die by next Tuesday



someecards
user card

Having enough assets to fund your chosen lifestyle without having to work



Strategy for Financial Independence over your Lifetime

Spend less than you earn & invest the rest





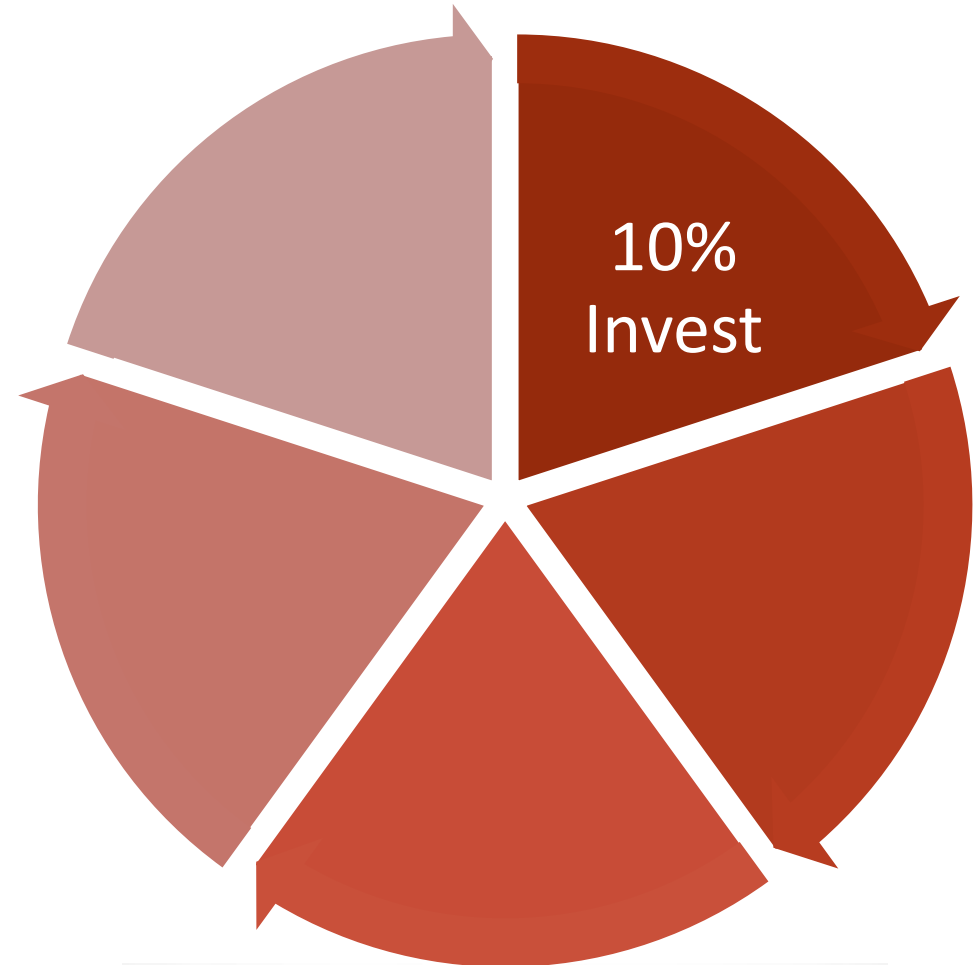


Basic money principles are not taught at school – and even the teachers don't know what, how, where, why!

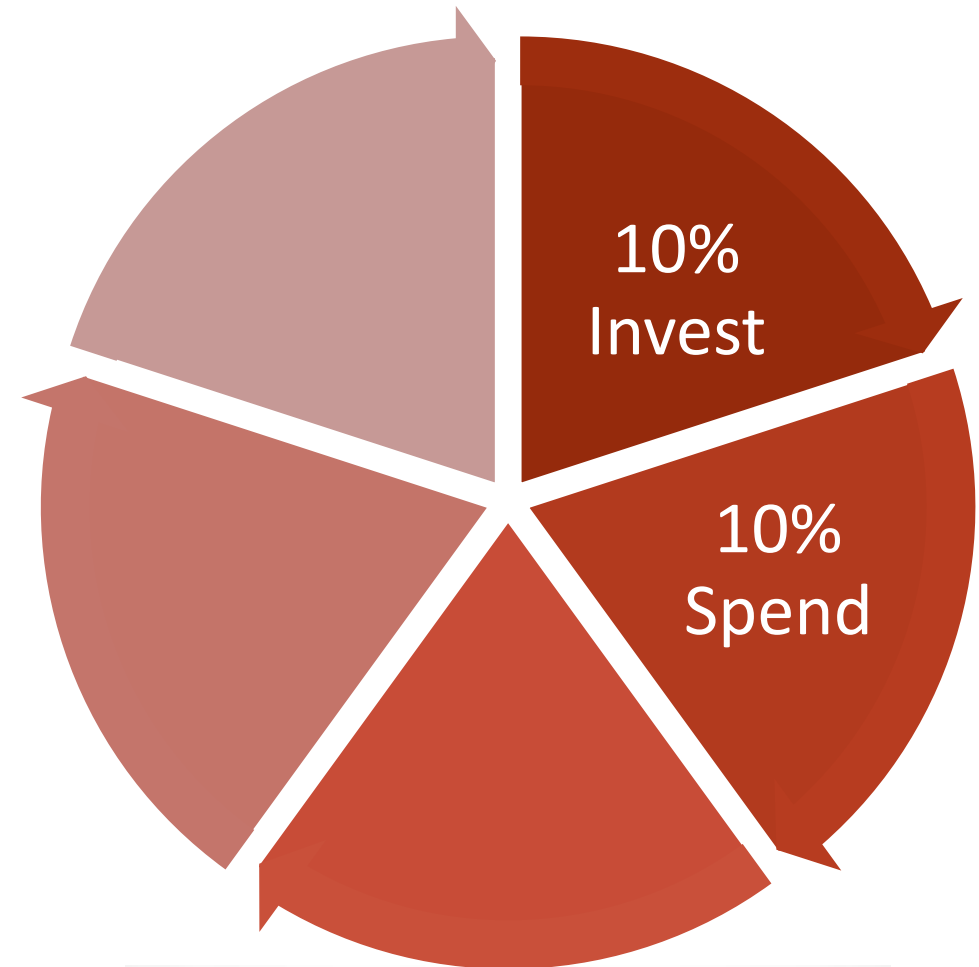
The power is YOUR hands



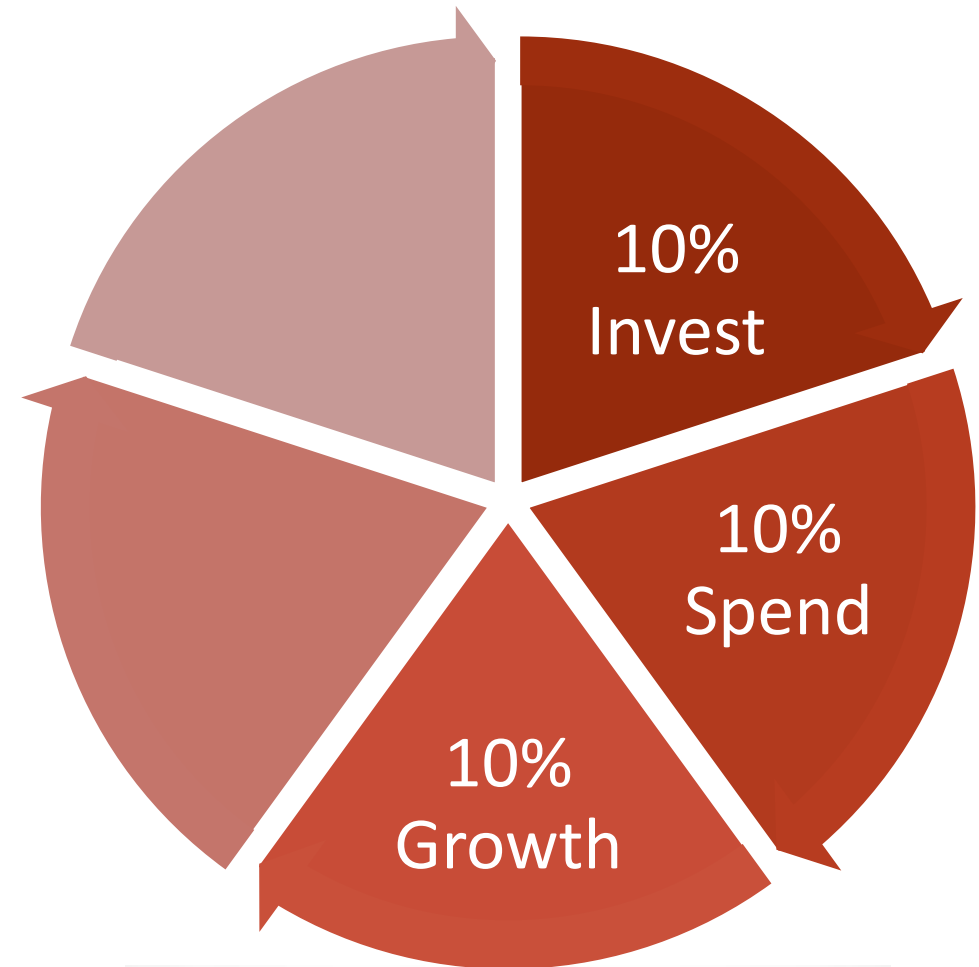
The power is YOUR hands



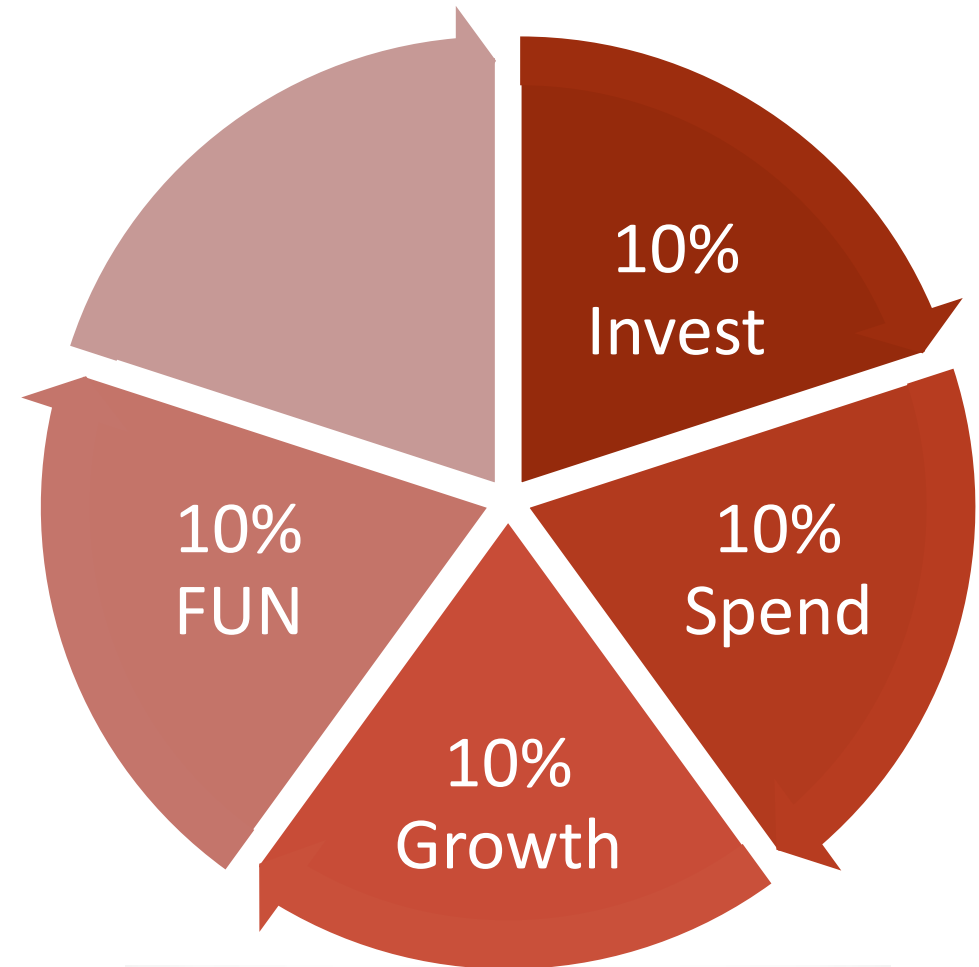
The power is YOUR hands



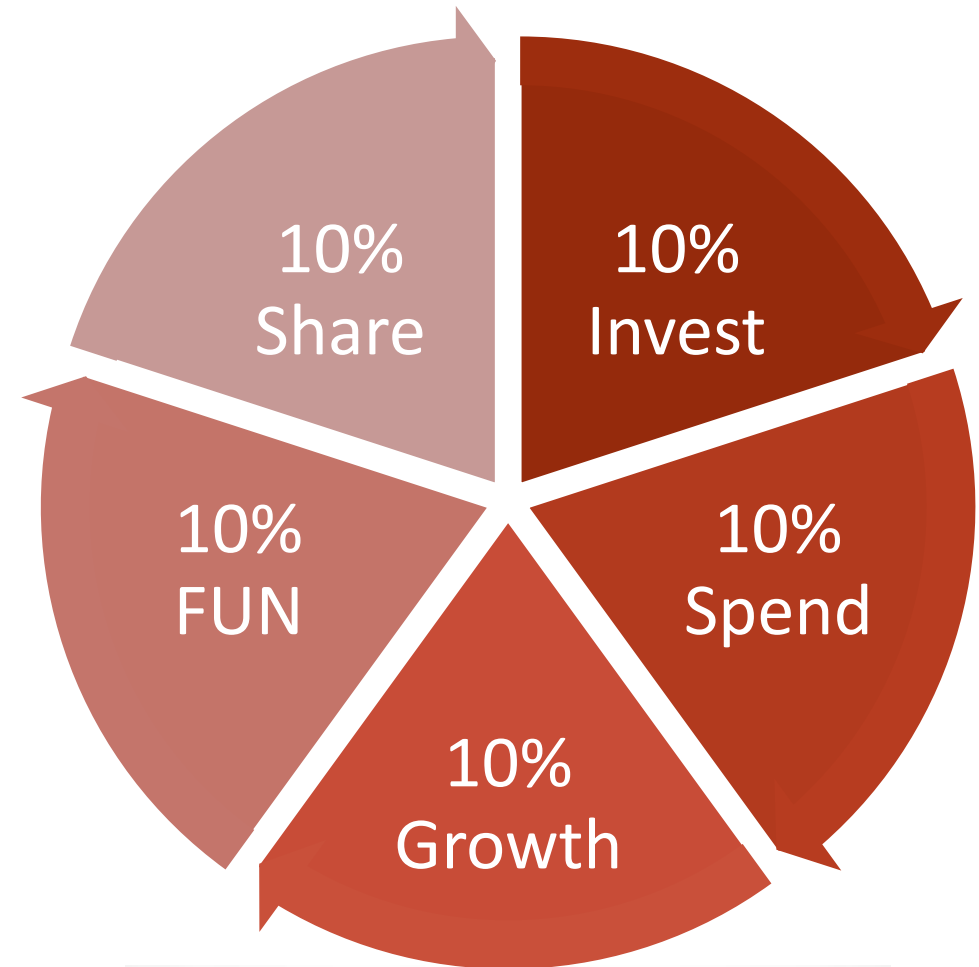
The power is YOUR hands



The power is YOUR hands



The power is YOUR hands



Investing in
Exchange Traded Funds (ETF)
to achieve
financial independence

What is an ETF?

- An Exchange Traded Fund (ETF) is a **unit trust** fund, **listed** on the stock exchange
- A **package** deal
- A **box** of chocolates
- A **hamper** of goodies



What is in the 'hamper'?

- Different **types** of hampers – Christmas, Valentine's Day, Back-to-School etc.
- Every ETF has a '**theme**', e.g. Resource stocks, High dividend stocks, Inflation-linked bonds, 'Green' companies, Physical gold, etc.
- Theme is defined by the **index** that the ETF follows / tracks, e.g. JSE Top 40 index, S&P 500 index, etc.



You buy a piece of all the companies you know!

Why ETFs are “good for you”

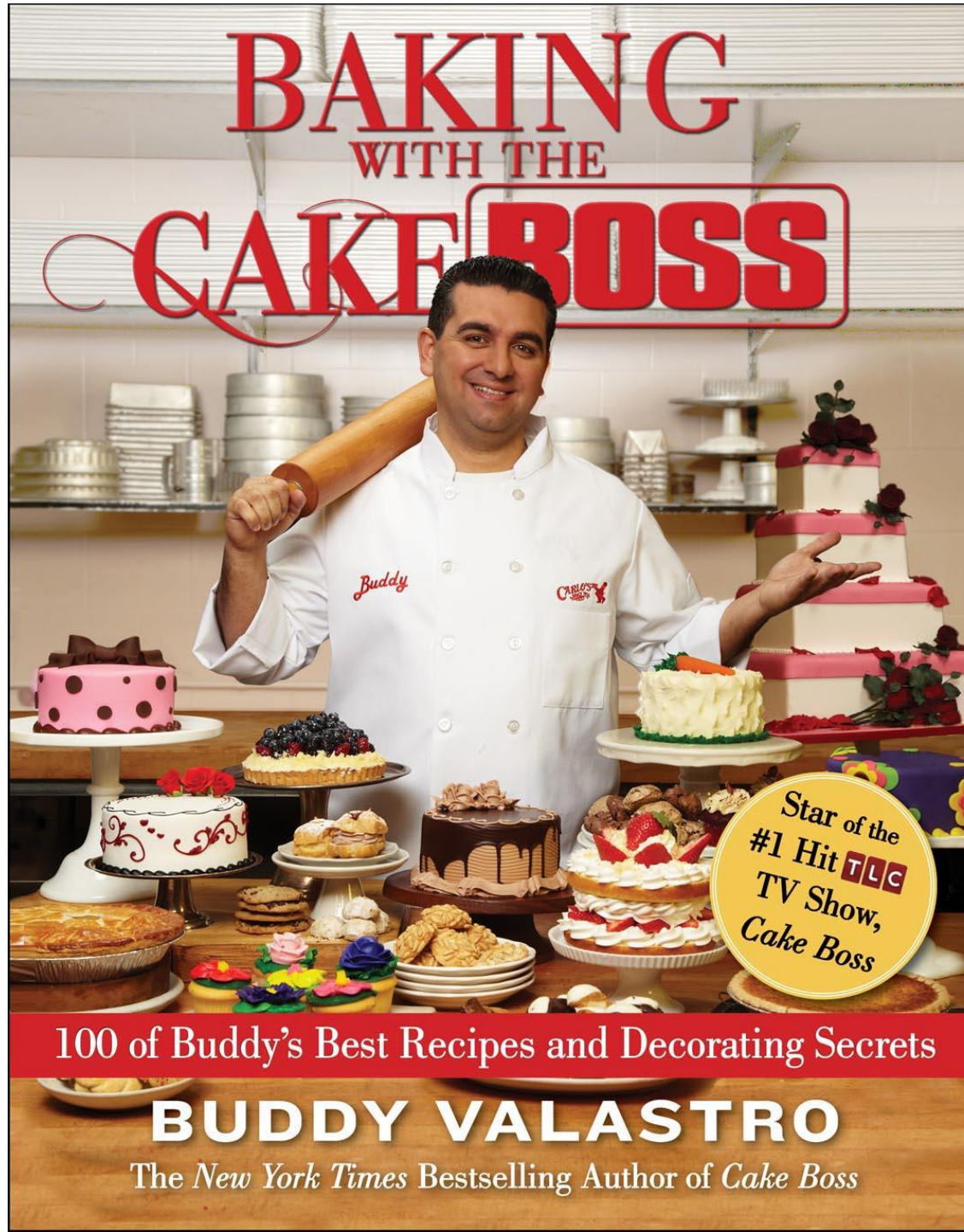
- **E** for **E**fficient
 - **Low risk** because you buy a **diversified** investment
 - **Performs better** than 85%* of “regular” unit trusts
 - Is extremely **low cost** (high costs of investment is your biggest enemy for future financial independence)
- **T** for **T**ransparent
 - You **know exactly** what you are investing in
 - **Easy** to understand and use
- **F** for **F**lexible
 - Suitable for **small or large** investment amounts
 - from **R300 p.m.** or **R1,000 lump sum**

* *S&P Dow Jones Indices **SPIVA** Scorecard (June 2015)*



Investing
with ETFs
is a piece
of cake!

How involved
do you want
to be?



*Psst. You can do this
with the **PIMMS**
online course –
Passive Investment
Management
Mastery School*

Choose or
design your
own recipe?

How involved do you want to be?



Psst. We'll teach you how at our free, monthly ETF seminars

Buy your own ingredients?

How involved do you want to be?



Bake it yourself from a pre-mix?

Psst. Remember not to open the oven door too soon!



How involved
do you want
to be?

Buy it from the home industry?

*Psst. You still have to
choose what type of
cake you want*



How involved
do you want
to be?

*Psst. If you can
afford to...*

Check in for
High Tea
at the
Westcliff!



You can have
your cake



**TAKE
ACTION**

AND eat it!

“Where do I start?”

- **Emergency Fund**
- **Tax Free Investment**
 - **Contribute** the **maximum** allowance – currently **R30,000 p.a.**
 - **Resist** the **temptation** to **withdraw early** – this is not an emergency savings fund!
- **Retirement Annuity**
 - **Contribute** the **maximum** tax deductible allowance – currently **27.5% of your gross taxable income**
 - Use the tax **savings to fund** your tax free investment
- **Discretionary Investment**
 - Invest **whatever remains** – the more the better!

"Where do I start?"

- Emergency Savings
 - Contribute the maximum allowance – currently R30,000 p.a.
 - Resist the temptation to use it as an emergency savings fund.
- Tax Free Investment
 - Contribute the maximum tax deductible allowance – currently 27.5% of your taxable income
 - Use the tax savings to fund your tax free investment
- Retirement Annuity
 - Contribute the maximum tax deductible allowance – currently 27.5% of your taxable income
 - Use the tax savings to fund your tax free investment
- Discretionary Investment
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Come and chat to us

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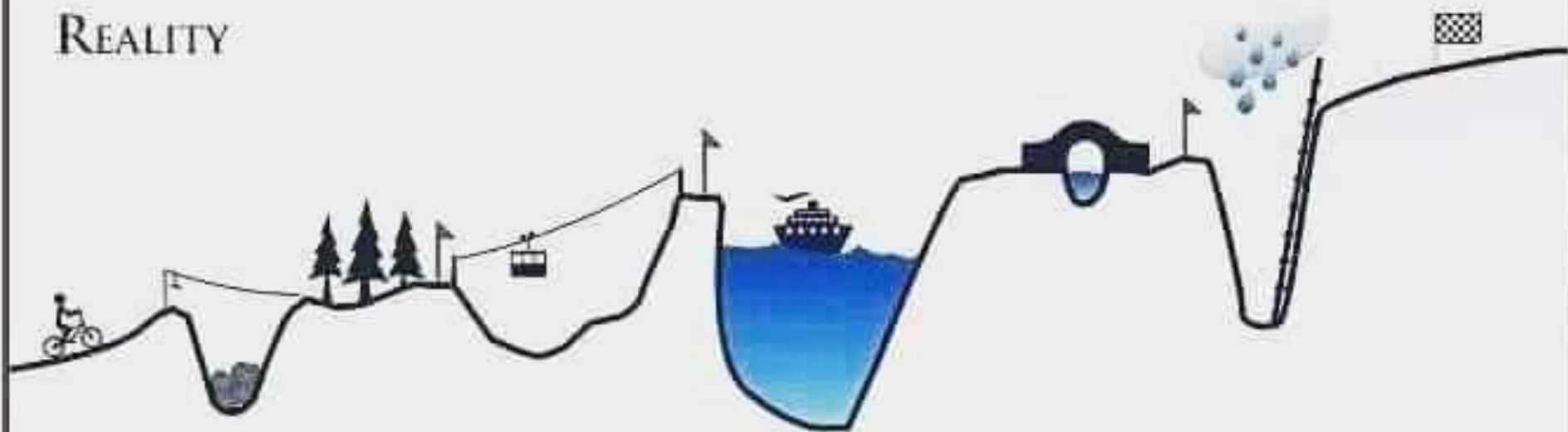
YOUR PLAN



YOUR PLAN



REALITY



A ACTION

C CHANGES

T THINGS



Thank You!



For ETF and index investment insights and news, follow me on Twitter: [@Nerina_Visser](https://twitter.com/Nerina_Visser)

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