



Financial Planning

Money, Here Today, Gone Tomorrow?

A popular saying is that money makes the world go round. In many ways this is not far off the mark. The lack of it in various stages of life can also make our world stop. Consider the following.

The leading cause of divorce, after sexual unfaithfulness, is money. Not really money, or the lack of it, but rather the spending and control of it, and the friction this causes. In a study of married couples from 1980 to 1992, 70% reported some kind of money problems.

In South Africa less than 90 % of individuals retire comfortably financially. In our experience the vast majority of people with a company sponsored retirement fund have not adequately provided for retirement. All too often they mistakenly rely on the fund.

Inflation has ravaged many people's retirement nest egg. Today many are reliant on a dwindling income at a time when they should be kicking back and enjoying the fruits of hard labour.

We live in an era where business failure or retrenchment is a common occurrence. How would you cope if your business failed or you were retrenched?

In all of the above examples financial planning is either non existent or could have eased the situation. How can financial planning help? What is financial planning?

Financial Planning is a process. It is a way of life. Its application, or lack thereof, determines how your life will be lived, today and in the future, either for the better or the worse. It makes the best of your current situation and recommends changes in your financial interest. **Financial planning is not the selling of policies.** Salesmen sell policies. Sometimes an insurance policy might be a solution to particular risk, but often the financial planning process does not require one at all.

At Wynsam Wealth we do financial planning. It is different to the market norm. We provide great advice, continuity, and professional service. We are proud and passionate about our work. We know you will benefit from it. See more at www.wynsam.co.za

Yours truly,

The Wynsam Wealth team

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