



**Columbus Retirement Fund**

Financial Advisors

# FINANCIAL PLANNING

**LEAVE IT TO THE EXPERTS**

<http://yourfund.co.za/columbus>

*Have you ever dreamt that you were flying a plane? Did you feel terrified? Unless you are a trained professional pilot, chances are that you know little to nothing about flying a plane.*

The same goes for financial planning. We all have hobbies, and you might think you know a thing or two about investments and financial planning – but without the correct educational background and years of experience, you could be putting your money at risk. **SO, WHY NOT LEAVE IT TO THE EXPERTS?**

A financial advisor can make a significant difference to your financial success, as he or she will help you to make decisions that suit your unique circumstances.

**TO MAKE IT EASIER FOR YOU, WE HAVE COMPILED A CHECK LIST OF THE THINGS YOU NEED TO ASK BEFORE CHOOSING A FINANCIAL ADVISOR:**



#### WHAT ARE YOUR QUALIFICATIONS?

Ask about the credentials your financial advisor holds, and learn how he or she stays up to date with current changes and developments in the financial planning field.



#### HOW MANY YEARS OF EXPERIENCE DO YOU HAVE?

CFP® professionals must have a minimum of three years' experience, but obviously more is better!



#### WHAT TYPE OF SERVICES DO YOU OFFER?

Credentials, licences, and areas of expertise are all factors that determine the services a financial advisor can offer. Make sure yours is a good fit.



#### WHAT ARE THE COSTS PAYABLE?

Ensure that you understand the payments expected of you, and get it in writing. Financial advisors can be paid in several ways: through fees, commissions, or a combination of both.



#### CAN YOU PROVIDE ME WITH AN ESTIMATED RATE?

Although what you pay will depend on your particular needs, the financial advisor should be able to provide you with an estimate in advance, based on the work to be performed.

## WHERE CAN I GET A FINANCIAL ADVISOR?

- Have a look at the **Financial Planning Institute's** website, where you can find a financial planner that fits your needs: [www.fpi.co.za](http://www.fpi.co.za)
- It's also a good idea to check out the **Financial Services Board** for accredited and reliable advisors: [www.fsb.co.za](http://www.fsb.co.za)
- You need to plan for your financial security. And to plan sufficiently, you need an expert on your side. Remember, your financial advisor will always consider your unique profile and help you plan accordingly. That way, you can rest assured that your money is in **reliable expert hands**

## SCHOOL'S OUT!



**GOVERNMENT SCHOOLS CLOSE**

**ON 30 JUNE.**

Government schools close on 30 June. It's the perfect time to teach your kids some financial skills. Here are some quick tips for you to try.

- Before heading to the shops give them each a few items on the shopping list and a calculator. This way you can educate them about the price of things they might take for granted.
- Allocate pocket money for each outing you go on. If they overspend during the outing, then that's that.
- Teach them the value of working hard for their money. Reward your children for chores completed around the house, like setting the table or washing the dishes.
- Teach them the value of saving by setting up a money jar. Every rand saved in that money jar goes towards a big event they would like to attend during the holidays.

### CONTACT:

Should you have any questions, contact Johan Hartzenberg, the Fund's Principal Officer, on 082 801 3323; or email [jhhartz@outlook.com](mailto:jhhartz@outlook.com).

*Want to learn more?*

*Visit the [Columbus Your Fund Website](http://www.yourfund.co.za/columbus).*

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