

- Top Wealth Manager: 2018
- People's Choice as Top Wealth Manager: 2017, 2018 & 2020
- Top Wealth Manager for Lump-sum Investors: 2018
- Top Wealth Manager for Young Professionals: 2018

Wishing you a prosperous New Year

It's the start of a new year and some of us may have already broken our New Year's resolutions (if we had set some) long before we've received our January paycheck. If you are going to consider worthwhile New Year's resolutions with respect to your approach to your savings and investment, you may want to consider the following:

- Let your investment plan/s be your guiding light. For some, that means actually setting up investment plans. For others, it may mean revisiting their investment plans at the start of the year to assess performance and ensure it still reflects their goals and current needs. Either way, the key is to do it in a "vacuum" rather than in response to a market event. That helps take the emotion out of decision-making. After all, some of the investors who were most negatively impacted by the Global Financial Crisis and the pandemic were those who got out of markets when stocks started falling, only to miss out on substantial rebounds. Structuring a plan with a goal in mind helps investors, both institutions and individuals, stay the course and keep focused on long-term goals. And if you can't stick to your plan appoint an adviser who will help you do so – you'll benefit in the long term.
- Be well diversified. For many investors, it's not enough to just have exposure to stocks and bonds in your country of residence. It leaves out the potential benefits of global investments as well as alternative asset classes. And within all these major asset classes it's important to be well diversified. For example, within both equities and fixed income, many investors are under-exposed to emerging markets and may benefit from increased exposure. South African equities make up less than 1% of global markets, with other emerging markets representing over 12%. Don't miss out on this opportunity.
- Review your portfolio. Make sure you review your portfolio at least once a year. That enables you to make sure your investment still aligns with your long-term investment goals.
- Be diligent with drawing up and sticking to a budget. This will help reach your long-term savings goals.