

You don't have to go it alone

By Khanyi Nzukuma, Chief Executive

Talking about personal finance matters can be intimidating, even for the more savvy investors amongst us. Most people would probably choose any other topic to talk about – rather than personal finance – especially when the discussion is with a stranger.

But the right financial adviser will get to know you over time. They'll understand your goals and ambitions and what drives you. This places them in the perfect position to recognise your weak spots when it comes to financial matters – the things that can trip up even the most well thought-through plan.

A trusted financial adviser can coach you through the peaks and valleys along the way to reaching your goals. You really don't have to do it alone.

I can invest online – do I really need an adviser?

When times are good and markets are performing well, investors see their investment balances looking healthy and tend not to worry any further. However, it's when market downturns come along that investors start to question the need to stay invested and consider moving into cash. It's at times like these that coaching from an objective and qualified adviser can keep you on track.

Towards the end of 2017, Glacier conducted face-to-face interviews with 82 retired South Africans in their 60s, 70s and 80s. This research showed that 82% of the participants who felt comfortable with their retirement savings had consulted with a financial adviser.

Our industry is highly regulated and financial advisers are required to be appropriately qualified, experienced and appropriately licensed. They are also required to fully disclose information about the financial products they have selected for you – why and how they work. They must meet with you on a regular basis (at the very least annually) and explain all fees and charges and what they're for.

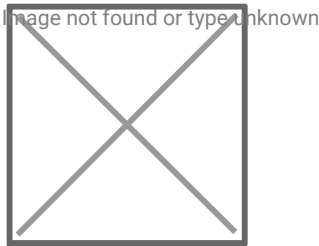
Connect with an adviser today

A 2016 study by the Financial Planning Institute of Southern Africa (FPI) showed that 70% of South

Africans don't know who to trust and 55% don't know where to start when seeking advice. This doesn't have to be the case.

Sanlam's new Money Meet Ups campaign shows how the right financial partner can make a significant impact in people's day-to-day lives

Click [here](#) to view how easy it can be to interact with an adviser, or to make contact with one.



Khanyi Nzukuma

Khanyi Nzukuma obtained a BA in Psychology from Rhodes University in 1991. He then obtained a Masters in Business Administration from Potchefstroom University in 1998 and a Doctor of Psychology degree from the University of Johannesburg in 2011. Khanyi joined Sanlam in 1994, where he spent 11 years, starting as a Financial Adviser, and thereafter occupied a number of junior and senior management roles. He joined MMI Holdings in 2008, where he spent eight years, starting as a CEO of Metropolitan. In 2017 he was appointed CEO of Momentum. In January 2018 he left MMI and re-joined Sanlam as CEO of Glacier by Sanlam.

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