

Wellness Matters

By Khanyi Nzukuma, Chief Executive of Glacier by Sanlam

Although we've just entered the third month of the year, something has become very apparent to me. People I interact with – across many different industries and roles, and from all walks of life – either look exhausted or complain of feeling tired. This is normally something I only notice around mid- to late-November each year.

The pandemic has lasted almost a year now, so it's completely understandable that many are feeling this way. People have suffered in many ways – either having lost people close to them, or their income or even a business they put their heart and soul into. Others are missing friends and normal entertainment activities that used to serve as an outlet for stress.

I suspect many of the people who think they're tired, are actually emotionally exhausted or even feeling depleted.

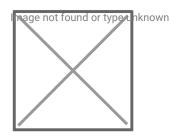
You can't pour from an empty cup, so looking after yourself and recharging isn't a luxury – but rather a necessity. If you're depleted, you won't have anything left to give to your family or your career.

Force yourself to do something that you enjoy and you will feel more energised afterwards. Reach out and talk to someone if you need to. This past year has affected each and every one of us in some way or another – it has left no-one untouched.

Because of what I see on a daily basis, it would be remiss of me to not also point out the importance of financial well-being and the role it plays in your overall mental and emotional well-being. Your financial health is just as important as your physical and mental health. If you're fortunate to still have a regular income, make sure you're setting aside funds for your future. This past year has highlighted how critically important savings are – not just in a financial sense, but for a sense of comfort and peace of mind too.

We have 10 months left to make this a memorable, if not phenomenal, year. I believe we can do this, together.

Glacier Financial Solutions (Pty) Ltd and Sanlam Life Insurance Ltd are licensed financial services providers.



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.

This document is intended for use by clients, alongside their financial intermediaries. The information in this document is provided for information purposes only and should not be construed as the rendering of advice to clients. Although we have taken reasonable steps to ensure the accuracy of the information, neither Sanlam nor any of its subsidiaries accept any liability whatsoever for any direct, indirect or consequential loss arising from the use of, or reliance in any manner on the information provided in this document. For professional advice, please speak to your financial intermediary.

Glacier Financial Solutions (Pty) Ltd.

A member of the Sanlam Group

Private Bag X5 | Tyger Valley 7536 | Email client.services@glacier.co.za | Tel +27 21 917 9002 / 0860 452 364 | Fax +27 21 947 9210 | Web www.glacier.co.za | Reg No 1999/025360/07

Licensed Financial Services Provider | Glacier Financial Solutions (Pty) Ltd. is also a Licensed Discretionary Financial Services Provider FSP 770, trading as Glacier Invest | Sanlam Multi-Manager International (Pty) Ltd. | A member of the Sanlam Group

Private Bag X8 | Tyger Valley 7536 | Tel +27 21 950 2600 | Fax +27 21 950 2126 | Web www.smmi.com *|*Reg No 2002/030939/07 Licensed Discretionary Financial Services Provider, acting as Juristic Representative under the Glacier Financial Solutions FSP 770 Glacier International is a division of Sanlam Life Insurance Limited

Sanlam Life Insurance Ltd. | Email life@sanlam.co.za | Tel + 27 21 916 5000 / 0860 726 526 | Fax +27 21 947 9440 Reg No 1998/021121/06 | Licensed Financial Services Provider