



# INVEST BETTER *with* BRENTHURST

## IN THIS ISSUE

*Structuring retirement planning into life stages turns a daunting future into clear, age-specific milestones. Whether you're securing income in retirement or just starting out, these checklists reveal where you're on track and where you need to catch up, keeping you motivated today and ready for tomorrow.*

## IS YOUR RETIREMENT ON TRACK? CHECK YOUR PROGRESS BY LIFE STAGE

LESLIE GREYLING | REGISTERED FINANCIAL PLANNER™, BRENTHURST FOURWAYS

**Pondering your retirement as it nears can give you sleepless nights. You worry about medical bills, home repairs or unplanned costs. That fear can be paralyzing.**

While retirement is still decades away, it's easy to ignore. You've got work, children and daily bills to juggle. Saving for a distant future quickly drops down your list of priorities.

I often hear how difficult it is to make saving towards retirement feel urgent today. That's why I break the journey down into life stages. Focusing on practical goals gives you clear landmarks to check that you're on track.

Use these checklists to guide your progress, boost your confidence or point out areas where you maybe need to catch up. I hope you find both motivation and reassurance as you deliberate the section for your age group.

Younger readers will also get a taste of what lies ahead. Knowing the expenses you might face in 30 or 40 years' time will help you to set smarter goals today.

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**Structuring retirement planning into life stages turns a daunting future into clear, age-specific milestones.**

## BABY BOOMERS (60–79 YEARS)

You've built your wealth over decades, but a weakening rand and economic uncertainty can keep you up at night. Your goal now is to protect what you've saved and secure a reliable income stream.

### OFFSHORE EXPOSURE

Hold at least 30% of your portfolio in offshore assets or structures to hedge against rand weakness and local market swings.

### INCOME STABILITY

Ensure at least 50% of your retirement income comes from predictable sources such as annuities or foreign dividends.

### ESTATE PLANNING

Review your will, trusts and beneficiary nominations every two to three years. Clarity here avoids costly surprises.

### MEDICAL COVER

Top up your medical aid with gap cover or international options so that rising healthcare costs don't derail your budget.

### CAPITAL PRESERVATION

Maintain a conservative mix – about 60% in income-generating assets, 20% in cash or equivalents, and 20% in growth assets.

## GENERATION X (45–59 YEARS)

You're balancing support for children, ageing parents and your own career goals. In a volatile economy, flexibility matters as much as growth.

### OFFSHORE STRUCTURES

Consider an offshore bond or foreign-domiciled retirement annuity to diversify currency risk. Aim for 20–30% offshore.

### EMERGENCY FUND

Keep two months' living expenses in a local money-market fund which you can access quickly, should rand volatility spike.

### PROPERTY VERSUS GLOBAL EQUITY

Own your home, but avoid overconcentration. Invest around 20% of your portfolio in global ETFs or stocks.

### EDUCATION PLANNING

Lock in tertiary fees with education policies or savings plans that hedge against currency swings.

### RISK REVIEW

Revisit your risk profile annually. Political shifts or market dips may mean you need to adjust your mix more often.

## MILLENNIALS (29–44 YEARS)

You've grown up during times of change and you expect your money to work hard for you. You seek growth, but also safety nets.

### TAX-FREE SAVINGS ACCOUNT (TFSA)

Max out your annual TFSA allowance with a blend of local and offshore ETFs for tax-free growth and rand protection.

### HOME VERSUS OFFSHORE

If you're saving for a deposit, split your allocation: 80% towards your home and 20% towards an offshore ETF.

### RETIREMENT CONTRIBUTIONS

Aim to save 15% of your gross income, with at least 25% of that going offshore. Automating via payroll keeps you consistent.

### GAP COVER AND TOP-UPS

Healthcare costs keep rising. Top up your medical aid with gap or short-term cover that includes emergency evacuation.

### DIGITAL PLATFORMS

Use reputable online brokers that offer access to global markets, low fees and multi-currency wallets.

## GENERATION Z (13–28 YEARS)

You're starting your financial journey in a world of rand swings and economic headlines. Time and technology are your allies.

### START EARLY

Open a TFSA and invest at least 5% of any earnings in a global ETF. Even small amounts grow significantly over time.

### MULTI-CURRENCY WALLET

Experiment with a digital multi-currency account. Get comfortable holding a bit of foreign currency for emergencies.

### FINANCIAL EDUCATION

Follow local advisers and platforms that explain rand risk, offshore structures and basic investing. Spend an hour a week learning.

### EMERGENCY BUFFER

Stash R1 000 now, then build up to one month's expenses. That cushion stops you reaching for high-cost credit.

### MINDFUL SPENDING

Use apps to track your rand spending. Seeing how fluctuations affect your budget builds awareness and discipline.

## TAKING THE NEXT STEP

Choose one benchmark that feels most pressing. Set a deadline and mark it in your calendar. Review your progress monthly. Small, consistent steps will help you tame uncertainty and turn retirement from a distant worry into a clear plan.

If you'd like advice tailored to your life, let's talk – I explain everything in plain language and support you every step of the way.



### LESLIE GREYLING | FINANCIAL ADVISOR, BWM FOURWAYS

LESLIE joined Brenthurst Wealth Management in 2018 as a risk and investment Advisor. Leslie obtained her National Certificate in Financial Services, Wealth Management, in 2014 and she has been in the financial services industry since 1998. She is a REGISTERED FINANCIAL PLANNER™ and a member of the Financial Planning Institute of SA and is fully qualified to give advice on all aspects of investments, retirement planning and life cover, which includes personal and business assurance.

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