



INVEST BETTER *with* BRENTHURST

IN THIS ISSUE

South Africans have long navigated uncertainty - from load-shedding to currency swings - and that resilience is exactly what's needed now, with markets facing inflation, geopolitical tension and stretched valuations.

Staying calm, diversifying investments, phasing in exposure, avoiding hype and sticking to a well-thought-out plan are the best ways to protect your financial future.

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5 WAYS TO FACE TODAY'S MARKETS WITH SOUTH AFRICAN GRIT

SONIA DU PLESSIS, CERTIFIED FINANCIAL PLANNER® | HEAD OF BWM STELLENBOSCH

If there's one thing South Africans know, it's how to adapt. We've faced load shedding, political curveballs and a rand that seems to have a mind of its own – and still, we find a way forward. That same resilience applies when it comes to investing. Markets may be choppy, but this isn't our first rodeo.

Yes, the news can feel heavy. There's talk of inflation, trade wars, AI disruptions and global tension. But panic isn't a plan. Perspective is. And South Africans have plenty of it.

Let's unpack what's going on, and how your natural sense of resolve can guide your financial decisions.

WHAT'S STIRRING THE POT?

THERE'S NO DENYING THAT GLOBAL AND LOCAL RISKS ARE REAL. HERE ARE A FEW THEMES DRIVING CURRENT UNCERTAINTY:

1. STAGFLATION AND TRADE TENSIONS

Around the world, companies and economies are trying to deal with the shocks from the sudden spike in trade tariffs.

2. AI: HYPE OR HOPE?

Tech stocks have soared on AI hopes, but cracks are appearing, meaning the hype may be ending.

3. SOARING VALUATIONS IN SELECT SECTORS

Outside of a few tech giants, stock market growth in the US has stagnated. Many shares look expensive relative to their actual performance.

4. WORRYING MACRO SIGNALS

In the US, softer employment numbers are a worrying sign, while we're seeing a smaller number of mega cap stocks being responsible for a greater portion of the S&P 500.

5. GEOPOLITICAL NOISE

According to global surveys, investors are now more concerned about geopolitics than inflation or interest rates. Wars, elections and shifting alliances all add layers of complexity.



HOW DO YOU RESPOND? *WITH CALM, NOT FEAR.*

AS SOUTH AFRICANS, WE KNOW HOW TO THINK LONG-TERM, STAY CALM AND LOOK FOR PRACTICAL SOLUTIONS. HERE'S HOW TO APPLY THAT MINDSET TO YOUR PORTFOLIO:



1. FILTER THE NOISE

Not all information is helpful. Avoid headlines that aim to shock rather than inform. Base your decisions on verified facts, not fear-mongering.



2. STAY DIVERSIFIED

No one knows which asset class or region will lead next. Spreading your risk remains the best long-term strategy. Diversification isn't fancy, it's smart.



3. USE MONEY MARKET CAUTIOUSLY

In uncertain times, it's tempting to hide in money market funds. But these often underperform inflation after tax. Use them sparingly and strategically, not as a default.



4. PHASE IN IF YOU'RE UNCERTAIN

If you're nervous, don't sit on the sidelines. Ease your money into the market over a few months. This helps reduce regret and smooths out volatility.



5. LET THE PLAN WORK

Once you invest, give it time – don't check your portfolio daily. Market dips are normal, and reacting emotionally can cost you far more than any temporary drop.

BOTTOM LINE: RESILIENCE PAYS OFF

There will always be risks – both global and local. But waiting for "the perfect time" to invest often means missing out. What matters is having a plan, sticking to it, and adjusting when necessary.

South Africans are built for this. You've handled more than your fair share of uncertainty. Use that strength to your advantage.

If you're unsure about your next move, speak to a financial advisor. Sometimes all you need is a clear head and a second opinion.



SONIA DU PLESSIS, CFP® | HEAD OF BRENTHURST STELLENBOSCH

Sonia heads up the Stellenbosch office and brings over two decades of experience in the financial services industry, having started her career in 2001. She obtained her BCom degree from the University of the Free State in 2001 and attained her CERTIFIED FINANCIAL PLANNER® designation in 2004. She previously worked for Magnus Heystek International and, thereafter, ABSA Private Bank, where she gained valuable experience in investment and life insurance matters.

Sonia won the prestigious inaugural title of Top Financial Advisor in South Africa at the 2019 Intellidex Top Private Banks and Wealth Manager Awards, placed second in 2022 and was awarded third place in 2024, reflecting her consistent excellence and dedication to client success.

Sonia is a CERTIFIED FINANCIAL PLANNER® professional, a member of the Financial Planning Institute of SA and is fully qualified to give advice on all investment matters.

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