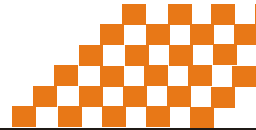


financially speaking

financially speaking



Want to live a **Healthy, Wealthy, Balanced** Lifestyle?

Know your benefits.

Most of the people that I meet, who work for big companies, seem to be comfortable with the benefits that the company offers them via either a Provident or Pension fund; however when I ask them to let me know what they have, how it works, whether it is sufficient savings to meet their goals or enough provision for their lifestyle and family needs, then only a hand full can answer me on this.

This pattern is similar to many others that hold policies in their names, but not knowing what it means to them. You need to be involved with your lifestyle and find your own balance in life that works best for you, for example exercise, nutrition, family time, religion as well as a financial balance that suits your lifestyle.

My advice to you reading this is to get to understand how your group benefits work. How much cover for example life, disability and trauma you actually have. Ask questions like waiting periods involved before a claim is valid, such with the case of Disability income etc.



Authorised FSP 15422

Anton Du Preez

Cell: 083 445 2066

www.themeadowgroup.co.za

Independent Registered Financial Planner

Life | Health | Wealth Creation

Block 5 | Greenacres Acres Office Park
2nd Avenue | Newton Park

Will your existing cover ensure you an income for an unknown period of time to keep your lifestyle afloat when you are in bed due to sickness, accidents and injuries to ensure your bond is paid, your car instalments are covered and your family is fed?

Your Budget- do you have a plan?

We all have the opportunity to draft a budget on a piece of paper or on the computer and yet most people simply do not make this an integral part of their lives. They create a certain lifestyle that mainly consists of spending most of their earnings on depreciating liabilities that will not grow in value and not pay money with great returns back into their pockets. Remember that this is simple. Liabilities take money from your pocket = EXPENSE. On the flipside of this, assets pay money into your pocket = INCOME. So which one of these two would you like more of?

The Grasshopper and the Ant - Finding Your Balance

A school friend of mine, that is now a well qualified Pharmacist once told me the story of the Grasshopper and the Ant. The grasshopper lives a holiday everyday. It flies around from one party to another. Drinking and Partying all the way from one place to the next all the time...It ends up that unfortunately these holiday trips came to an end after a few years and hunger and thirst saw the end of its life.

While the ant on the other end, works from early morning till the next morning all the time building up enough food in storage, the ant does not have a lifestyle built around these fruits of labour nor another ant to enjoy the long term benefits with.

Only you can decide your success and happiness. A Balance between these two would be my recommendation.

Have all your financial questions answered at financial@urbanonline.co.za where money makes sense