



FULFIL YOUR FUTURE DREAMS

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Part of saving for retirement is keeping track of your savings and adjusting your plan if you need to. It might be, though, that you're not quite sure what you're looking at, which would make it difficult to know what adjustments to make. With AF Online, our online system, you can check your balances, work out if you're saving enough, and use the financial tools that give you the answers you need, when you need them.



We also give you financial planning advice that's suitable for tough economic times, highlight the value of professional financial advice and provide you with the latest economic commentary, which covers local and global headline events.

If you want to speak to a registered financial adviser, call the Alexander Forbes Individual Advice Centre on 0860 100 444 or send an email to iac@forbes.co.za.

Manage your money with confidence



Access the Alexander Forbes online system from any device.

AF Online



Access Alexander Forbes benefits and tools

With AF Online, you can enjoy real-time access to:

- investment values
- retirement fund values
- Alexander Forbes product benefit values
- tools to help you secure your financial well-being

The benefits of AF Online

Monitor and improve your retirement planning

You can find real-time investment values and performances, and use valuable financial planning tools, to track and improve your financial plan.

Useful tools and calculators



Budget tool

The budget tool will help you get a handle on your finances by helping you understand where your money goes every month. It's easy to use and does all the hard work for you by prompting you to think about all your possible expenses. Take the first step to financial security by using the tool to set, maintain and control your budget.



Savings projection

Whether it's that overseas holiday, or your children's education, the savings projection tool helps you achieve the important things in life. It maps out how much you need to save and earn on your savings to see those dreams become a reality.



Debt repayment

Which of your debts is costing you the most and which should you pay off first? Use the debt repayment tool to determine the smartest way to pay off your debt.



Annuity bureau

Take your retirement planning to the next level by seeing how much your accumulated retirement savings will actually buy you as an income from a pension. The annuity bureau tool sources quotes from pensions available on the market and shows you the best ones for each type of pension. Use the tool to understand what your retirement savings are worth today.



Tax calculator

See how much tax you would pay if you were to leave or retire from your fund. Depending on what you decide to do with the money, the tax implications differ, so the tool allows you to see the tax that would be paid in each scenario.



Retirement cover

This tool shows you whether you are on track for a comfortable retirement. It allows you to see how much you have saved already and what this will mean for you at retirement. It also shows you how much extra you need to save, depending on your specific retirement goals.



Life cover

How much life cover do you actually need? The life cover tool calculates that for you with just a few basic questions about your life circumstances.



Security features

- Access permission is strictly controlled.
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- System users can register online or through the mobile app and must comply with security requirements.
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- AF Online is protected by the latest encryption technology to keep your personal information safe and confidential.
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- A built-in page timeout feature automatically logs you off if there is no activity.
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- Transactions can be monitored and tracked.

Dedicated support

If you need help with anything, you can contact AF Online on 0860 100 333 or email afonlinehelp@aforbes.co.za.

Follow these easy steps to register for AF Online:

- ✓ Register at www.alexanderforbes.co.za.
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- ✓ Select **Online Services**.
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- ✓ You only need to register once in order to view all of your products with Alexander Forbes.
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- ✓ Select **Register**, complete the required fields and click on the Register button.
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- ✓ You will be sent a confirmation email or SMS based on the registration contact channel selected.

The value of advice

Many people struggle to measure their financial adviser's performance. As a result, they underestimate the value of getting financial advice from a qualified, professional financial adviser.

Financial advisers are experts in their field and have dedicated their careers to helping others reach their financial goals. Professional advisers know what information is relevant to developing a financial roadmap for you and can separate themselves emotionally from making decisions on the most appropriate route to take. They also assess your risks and the likelihood of your reaching your goals and aspirations.

How can you measure the value-add your adviser gives you?

You can't base financial advice on a single investment transaction, but, rather, on an ongoing relationship as you work on an overall plan for your financial well-being.

Your plan would include:

- setting a budget
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- monitoring an investment relative to its objectives
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- choosing which types of investments to invest in
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- providing holistic financial planning
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- choosing a pension at retirement
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- effective tax planning
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- estate planning
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- reviewing insurance cover



Professional advice is an important part of your and your family's financial plan. Without a properly considered plan you may find yourself and your dependants in a less than desirable situation where you will have to adjust your lifestyle considerably.



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Don't underestimate the value of advice.
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Financial planning in tough economic times

Ratings agencies Fitch and Standard & Poor's decisions to downgrade South Africa's credit rating to junk status should not come as a surprise. But what does it mean?

Financial planning

- Remain focused on your initial investment strategy to achieve your set objectives.
- Remember that investing is a long-term process, especially when you're faced with market volatility and uncertainty.

Asset allocation

- Don't panic and sell out of quality funds.
- Use a reputable multimanager to help make asset allocation calls easier.



The easiest way to destroy any value created is to panic, in other words to sell when markets are down.



Identify potential shortfalls



- Ensure your will is updated and valid.
- Confirm your beneficiaries are updated on retirement funds and various other life policies.
- Review your short-term insurance and life policies to make sure they're competitive and still relevant.
- Use tax-free savings incentives where you can.
- Develop saving strategies for future medical and educational costs.

Economic commentary

The global outlook

- **The US Federal Reserve hiked interest rates by 0.25%** on the back of an improved outlook for growth and inflation.
- **The oil price retreated (-6.5%)** as an increase in the number of active American oil rigs and continuing build-up in American inventories counter the production cut currently in effect by OPEC to slow down supply.
- **The UK formally started the Brexit process** when Prime Minister Theresa May triggered Article 50 in March to begin the two-year exit process from the European Union.
- **Investor sentiment around China** improved as economic data exceeded market expectations and the Chinese equity market had their best first quarter in over ten years.
- The European Central Bank elected not to make any changes to interest rates and to its current stimulus programme.

Our local outlook

- **Credit downgrade:** S&P downgraded South Africa's foreign currency sovereign debt rating to sub-investment grade and Fitch downgraded South Africa's rand and foreign-denominated sovereign debt to sub-investment grade.
- **National budget:** The focus of the 2017/2018 national budget was to raise R28 billion by increasing taxes. This has resulted in the tax burden increasing from 26% to 26.7% of gross domestic product (GDP).