

EFFICIENT

BENEFIT CONSULTING

EFFICIENT WEALTH

it's what we do

FINANCIAL FITNESS WITH EFFICIENT WEALTH: #2023GOALS

As the year enters its second month, let one of your new year's resolutions this 2023 be to become financially fit with our expert financial instructors at Efficient Wealth.

WHY EFFICIENT WEALTH?

Going to the gym is one way to maintain mental and physical health, but after a while, you may become complacent. Then you ask the experts to help keep you motivated. A qualified gym instructor can mean the difference between the perfect summer body in 2023 or a stale membership that gathers proverbial dust.

What about your financial portfolio then? When last did you partner with a financial expert to do an in-depth analysis of your financial needs and goals? Have you become financially complacent? Our expert financial instructors (better known as advisors) partner with you for that dream portfolio in 2023.

WHAT TO LOOK FOR IN A FINANCIAL INSTRUCTOR

Here are our top tips to find the right financial instructor for your financial fitness this year:

- 1. Reliability, credibility and trust:** Look for a reliable company with a proven, credible track record when it comes to financial services. Select a team that pays attention to detail, delivers on their promises, puts you first, and contributes significant value to you and your portfolio without prejudice or favour.
- 2. Ethics and honesty:** This company will be managing most of your accumulated wealth. Check references, do your due diligence, and ensure that their business behaviour is beyond reproach.
- 3. Direction and vision:** Are they able to satisfy your short-, mid- and long-term vision and goals? Do they meet your expectations in designing a financial plan that meets all your requirements, wants and needs? Are they confident in their abilities while also being able to provide you with specific and clear directions?
- 4. Encourage, relate and remind:** Do they relate to your fears when markets are down? Do they remind you of the end-term performances so that you avoid making

rash decisions that lead to real financial losses rather than paper losses? Do they encourage you to save and be disciplined rather than spend before maturity dates?

- 5. Overcome and conquer:** Your circumstances may change several times both before and after retirement. Have they made provision for events such as additional studies, unemployment, retrenchment, marriage, a new family dependant, or other unthinkable events?

To help you get financially fit in 2023, you need an Efficient Wealth financial instructor. Efficient Wealth has a team of leading financial experts who focuses on providing you with holistic solutions, tailored to your individual needs and financial objectives. We believe in partnering with you for long-term results and not just short-term gratification. Another advantage of partnering with us is that we are your one-stop financial gym. We offer solutions from short-term to healthcare, from life assurance to looking after your business. We are also experts in investment management and alternative investment solutions that make the most of your assets.

We have a passion for South Africa and its people. Therefore, we have a solution specifically aimed at ensuring that our clients have medical care when they need it. We also help employers look after the specific needs of their employees, ensuring that all South Africans have access to retirement. With less than 6% of South Africans able to retire comfortably, it is our mission to play our part in improving this statistic.

Contact the experts in financial fitness today. Efficient Wealth. It's what we do!

t: 087 944 7999

t: 021 007 1550

e: info@efbc.co.za

Disclaimer: Although every effort has been made to ensure the accuracy of the content of this newsletter, Efficient Wealth and Efficient Benefit Consulting accepts no liability in respect of any errors or omissions contained herein. The contents of this newsletter cannot be construed as financial advice and does not confer any rights whatsoever, enforceable against any party and does not replace any legal contract or policy which may be subject to terms and conditions. Efficient Wealth and Efficient Benefit Consulting retains the right to amend any information contained in this newsletter at any time and without prior notice.

Efficient Financial Services (Pty) Ltd, trading as Efficient Wealth, is an authorised financial services provider, FSP 655. Efficient Benefit Consulting is an authorised financial services provider, FSP 48026

