

GENERAL EMPLOYEES #RECONCILE



Assess & Requote:

- Time to review all risk policies (car, house, etc.) shopping around for quotes can save you money
- Time to review all life policies, are all your financial dependents appropriately covered?

Debt Management:

- What's the interest rate on your debt?
- Can you negotiate the interest rate on your house or car?

Knowing my credit status

- How your credit score affects how much interest is charged when buying a house or car
- How long it takes for your credit rating to improve

Estate planning

- Section 37C
- How will your Provident Fund money be distributed
- Are the children outside marriage entitled to a share?
- How your marriage regime will affect your Estate distribution

Saving and Investing

- What is the difference between saving and investing
- What's the role of each

Use of financial products

- How to use my employee benefits to augment my life cover needs
- Which product to use for each of your dependants

WORKSHOPS

- Face to face or online
- The length of the session will be as per client's requirements
- Will be facilitated to groups, with the maximum number per session being 15

WELLNESS DAYS

- Can be held as a standalone or alongside other wellness day initiatives
- We will print Credit reports for participants along with other financial awareness tools
- These will be onsite

PUBLICATIONS

- Dependent on the client these will either be electronic or hard copies

ONE ON ONE CONSULTATION

- This will be a closed session with the individual
- Each session will be for 1 hour

Income earners spend 80% of their monthly salary within 5 days. (Source: FNB)