



2024 FPI PROFESSIONAL'S CONVENTION

Cultivate Growth, Harvest Excellence'

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Thank you all for attending this year's event! Your engagement helped make it a remarkable experience. We hope the sessions provided you with valuable insights and that the opportunity to network with both local and international experts was rewarding. Thank you for contributing to the advancement of our profession.





WELCOME TO THE 35TH FPI PROFESSIONAL CONVENTION!

**Lelané Bezuidenhout CFP® Chief Executive
Officer at Financial Planning Institute of
Southern Africa**

We are excited to welcome you to the 35th Financial Planning Institute (FPI) Professional Convention. Whether you are here with us at the Century City Convention Centre in the beautiful city of Cape Town or participating from the comfort of your home or office, we are grateful for your presence at what promises to be another extraordinary event featuring exceptional local and international speakers. The FPI Professional Convention has always been a cornerstone of our financial advice and planning community, where the brightest minds in the industry come together to share knowledge, exchange ideas, and forge new connections. This year, as we celebrate our 35th convention anniversary, we do so with a deep appreciation for the journey we have travelled—transforming from an industry to a profession in South Africa, with a rich history that spans over 44 years.

Embracing Our Theme: “Cultivate Growth, Harvest Excellence: This year’s theme, “Cultivate Growth, Harvest Excellence,” is more than just a slogan; it is a call to action. It captures the essence of what we strive to achieve as financial planners—helping our clients, our industry, and ourselves to grow and thrive, becoming the best we can be. In a world where economic landscapes constantly shift, our roles as financial advisors and planners are more crucial than ever. We are the architects of financial security and the providers of financial solutions for those we serve—the public. We guide our clients through complex financial challenges and help them achieve their goals on their journey to financial wellness. In the coming days, especially with the implementation of the “two-pot” system, our clients will need to fully understand the connections between emergency fund strategies, tax planning, and retirement strategies, along with the value of time in between.

A Convention by Financial Planners, for Financial Planners: Over the next few days, you will have the opportunity to immerse yourself in a convention planned by financial planners, for financial planners. Our lineup of keynote speakers, panel discussions, and networking sessions has been meticulously curated by the convention planning committee and FPI staff, to address the most pressing issues in our profession today. From regulatory changes and technological advancements to ethical considerations and client engagement strategies, this convention will cover the full spectrum of topics that impact our profession.

A Hybrid Experience: Bridging the Physical and Digital Worlds: This year, we have once again embraced a hybrid model for the convention, recognising the importance of accessibility and inclusivity in our rapidly evolving world. For our online attendees, we have taken hands with “The Conference Company” (Confco) again to ensure that your experience is just as rich and engaging as if you were here with us in Cape Town. Every keynote address and session will be live-streamed, offering real-time interaction through Q&A sessions, polls, and discussion forums. We encourage you to take full advantage of these interactive features to connect with your peers, ask questions, and share your insights. For those of you joining us at the Century City Convention Centre, we trust that you will find the environment both stimulating and conducive to meaningful engagement. Cape Town is a city renowned for its breathtaking scenery, vibrant culture, and warm hospitality. The Century City Convention Centre, with its state-of-the-art facilities, provides the perfect setting for our convention, offering a space where ideas can flourish, and connections can be made.

Celebrating Our Profession: Finally, this convention is a celebration of our profession: Financial Planning. The FPI is more than just a professional body; it is a network of dedicated professionals who share a common purpose and a passion for excellence in financial planning. Over the years, we have built a strong and vibrant community that supports, learns, and grows together. This sense of community is what makes the FPI Professional Convention so special, and I am honoured to be a part of it. As we embark on these two days of learning, networking, and inspiration, I encourage you to make the most of every opportunity. Whether you are a seasoned professional or new to the field, there is something for everyone at this convention. Engage with the speakers, participate in the discussions, and connect with your peers. Together, we can continue to cultivate growth and harvest excellence in all that we do.

DISCOVERING PURPOSE BENEATH THE SURFACE

Despite growing up hundreds of kilometres from the ocean, on a farm just outside Johannesburg, I have been a professional freediver for twenty years now, diving below sixty meters on one breath of air. Every time I sink below the surface, I learn more about my body, our ocean and the connection between the two.



**Hanli Prinsloo, South African
freediver, speaker, writer and
ocean conservationist**

I've learnt that I feel more at ease in the water than I do on land; in the water, my movements, my breaths and my thoughts slow down and I am present, graceful and relaxed. I am a better person in the water. This connection goes beyond the mind, our very bodies are adapted for being in and under water. The human body has the same mammalian dive response we once believed belonged only to the realm of the deep diving aquatic mammals like sperm whales and elephant seals. Our heart rate slows down, our blood flow gets redirected and our spleen constricts... all to conserve oxygen! Our bodies remember water!

On my personal quest for more hours underwater and a deeper connection, I have travelled our blue planet in search of honest encounters with the ocean greats. From giant manta rays to whale sharks, dolphins to blue whales, tornadoes of fish to sperm whales, my best memories are in the ocean. Adventure by adventure, encounter by encounter my love of our ocean grew. Dive by dive the ethos of 'we protect what we love' became my mantra. When what we love is threatened, we are compelled to act.

Transformational behaviour change becomes not the elusive field of deep psychology but the moment of falling in love with the ocean. Translating this belief into action, I founded I AM WATER Ocean Conservation in 2010. Today we work with thousands of young South Africans each year, offering personal ocean experiences. Offering exceptional freediving experiences with ocean greats, our travel company Ocean Travel fundraises for the foundation while practising the same values of ocean connection and conservation. And just last year, we launched AGULHAS, the first ever sustainable, high performance ocean exploration brand.

I believe that with real passion and purpose, we can solve the problems we most care about... one deep breath at a time!

CREATING A THRIVING ORGANISATIONAL CULTURE

ACTIONS SPEAK LOUDER THAN

On 8 July 2024, I had the privilege of speaking at Nedbank in Sandton. Among the audience was my former boss. She cried as I presented on stage, and I almost did too. (I can't admit that; I'm a guy born in Soweto and grew up in Orange Farm—we don't do that, LOL.)



Siphwe Moyo

After the event, someone asked if I would ever return to Nedbank. I said I would if I could report to her again. She created a fantastic culture while being firm on performance. These aren't mutually exclusive; one leads to the other. A thriving culture fosters high performance and reinforces a positive culture. This interconnection between culture and performance isn't just anecdotal. A longitudinal study by Boyce et al. (2015) examined automobile dealerships and found that a positive culture significantly influences performance outcomes, such as turnover intentions. When culture and performance reinforce each other, the result is a self-sustaining improvement cycle.

I worked at Nedbank between 2008 and 2013. The CEO at the time was Tom Boardman. Tom loved the quote, "People do not leave organisations; they leave managers," which is commonly attributed to Marcus Buckingham, a renowned business consultant and author. This statement highlights managers' significant impact on employee retention and satisfaction. It emphasises that the relationship between employees and their direct supervisors plays a crucial role in their decision to stay with or leave a company. Quality management is critical in creating a positive organisational culture and employee experience.

During his tenure, Boardman transformed Nedbank's culture by emphasising being values-driven, transparency, accountability, and employee engagement. His leadership not only improved the bank's performance but also created a case study in positive organisational culture, which is now taught at some of the most prestigious business schools in the world. Boardman's approach was simple yet profound: he led by example, communicated openly with employees, and ensured everyone understood the company's vision and their role in achieving it. He implemented regular town hall meetings, where he shared updates and listened to employees' concerns. This fostered a sense of belonging and alignment with the company's goals.

At Nedbank, I saw how a strong culture can drive performance. I was fortunate to experience this culture first-hand. My former boss, much like Boardman, emphasised the importance of culture and performance. She created an environment where we felt valued and motivated, increasing productivity and job satisfaction.



Implementing a Positive Culture

1. **Lead by Example:** Leaders must embody the values and behaviours they wish to see in their teams. This means demonstrating integrity, accountability, and commitment to the organisation's goals. When leaders consistently align with these values, they set a powerful example for their employees.
2. **Foster Trust and Empowerment:** Building a culture of trust and empowerment starts with giving employees the autonomy to make decisions and take ownership of their work. This not only boosts motivation but also fosters innovation and accountability. It is crucial to trust employees to do their best work and support them in their endeavours.
3. **Encourage Open Communication:** Open and transparent communication is the backbone of a solid organisational culture. Employees should feel comfortable sharing their ideas, concerns, and feedback without fear of retribution. Creating channels for open dialogue and actively listening to employees' input can lead to better decision-making and a more inclusive work environment.
4. **Recognise and Reward:** Acknowledging and rewarding employees for their contributions reinforces positive behaviours and motivates others to strive for excellence. Recognition programs, whether formal or informal, can significantly impact morale and performance.

Creating a thriving organisational culture is not just about having fun or being nice; it's about driving performance and engagement through a positive, supportive environment. As Edgar Schein emphasised, culture is not what you say it is; it's what you do. Implementing these practices can help organisations foster a culture that enhances performance and retains top talent.

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CULTIVATING A GROWTH MINDSET

Harvesting excellence in financial planning

“Emphasising effort over innate talent, a growth mindset is largely developed through consistent hard work, continuous learning and the ability to meet challenges head-on.”

Dedication, hard work and continuous learning are the tenets of a growth mindset and are at the heart of our financial planning practice. At the outset of our journey in 2004 when my husband, Craig Torr, and I started Crue Invest, we were intent on founding a wholly independent, fee-based financial planning practice – a rarity at the time. This initiative set us on a course of rapid learning the likes of which we could not have anticipated although with hindsight was the precursor to our growth journey. Emphasising effort over innate talent, a growth mindset is largely developed through consistent hard work, continuous learning and the ability to meet challenges head-on.

It also requires being open to meaningful criticism, embracing the benefits of mentorship, and learning to celebrate the success of others. Rather than being constrained by perceived limitations – such as the obstacles inherent in setting up a fee-based practice in the early 2000s – a growth mindset required us to set our sights on the ultimate goal, embrace and learn from each obstacle as and when we encountered it, seek advice from those who had already navigated the path, and stay true to our commitment to persevere no matter what.



Sue Torr, co-founder of Crue Invest

Twenty years later and having recently been recognised as the top FPI Approved Professional Practice™ for 2023, the growth mindset that has been fostered within our practice embraces the following:

Maintaining a culture of continuous learning: Inclusive continuous learning remains central to our practice. Over and above the FPI's continuous development initiatives, we have worked hard to build an environment where every team member is afforded the opportunity to further their tertiary education. All team members are encouraged to pursue their professional development and prioritise their personal growth.

One of our directors, Gareth Collier, CFP® has been instrumental in building a physical on-site library of excellent titles covering a wide range of topics focusing on finance, personal development, leadership and behavioural economics. Inhouse book clubs have been set up that meet weekly to unpack the current book under review, as well as weekly lunch meetings focusing on global current affairs in the context of our financial planning environment.

Embracing innovation and adaptability: From the outset, we've had to embrace innovation and think creatively to achieve our business objectives – something that has forged a fantastic culture of innovation with the practice. With a relatively young team of financial planners, para-planners and administrators, we are constantly challenged to adopt and/or develop new technologies to enhance business processes and to serve our clients better. As a team, we break away at least twice a year for a few days to critique our current processes and brainstorm innovative solutions that can enhance our service offering and overall business efficiency.

Fostering teamwork: We've come to learn that excellence in financial planning is a team effort and have structured our business to reflect this. While each client is partnered with a primary advisor, they are supported by either an associate financial planner or para-planner together with a dedicated administrator committed to the efficient implementation of financial solutions. In addition, we have a formalised internal mentorship programme to ensure the cross-pollination of experience and knowledge, and to ensure the newer members of the team are supported.

Becoming client obsessed: At one of our breakaway sessions, fellow director, Devon Card, CFP®, introduced the phrase 'client obsessed' – an idea that has fuelled our collective desire to reach new levels of customer service. We are constantly exploring innovative ways to better understand our clients' evolving needs and to tailor our services accordingly. Regular feedback sessions with clients help us gauge their satisfaction and identify areas for improvement. By keeping our clients at the centre of everything we do, we have succeeded in building long-lasting relationships based on trust and mutual respect.

Maintaining focus: As a business, we are wholly committed to the growth and development of each team member. Quarterly peer reviews are non-negotiable events in our diaries, with these meetings providing an invaluable opportunity to refocus on the individual's goals, expectations and career development. Balancing the individual's career path against the needs of the business is key to ensuring that each team member reaches their full potential and feels fulfilled, while at the same time ensuring that the needs of the business and those of our clients are fully aligned. By fostering a culture of learning, encouraging innovation, prioritising teamwork, embracing 'client obsession', and recognising effort, we believe that we've managed to create an environment where excellence thrives and is appropriately rewarded.

As we continue to evolve as a practice, we have challenged ourselves to seek new ways to ensure that a collective growth mindset is able to flourish.





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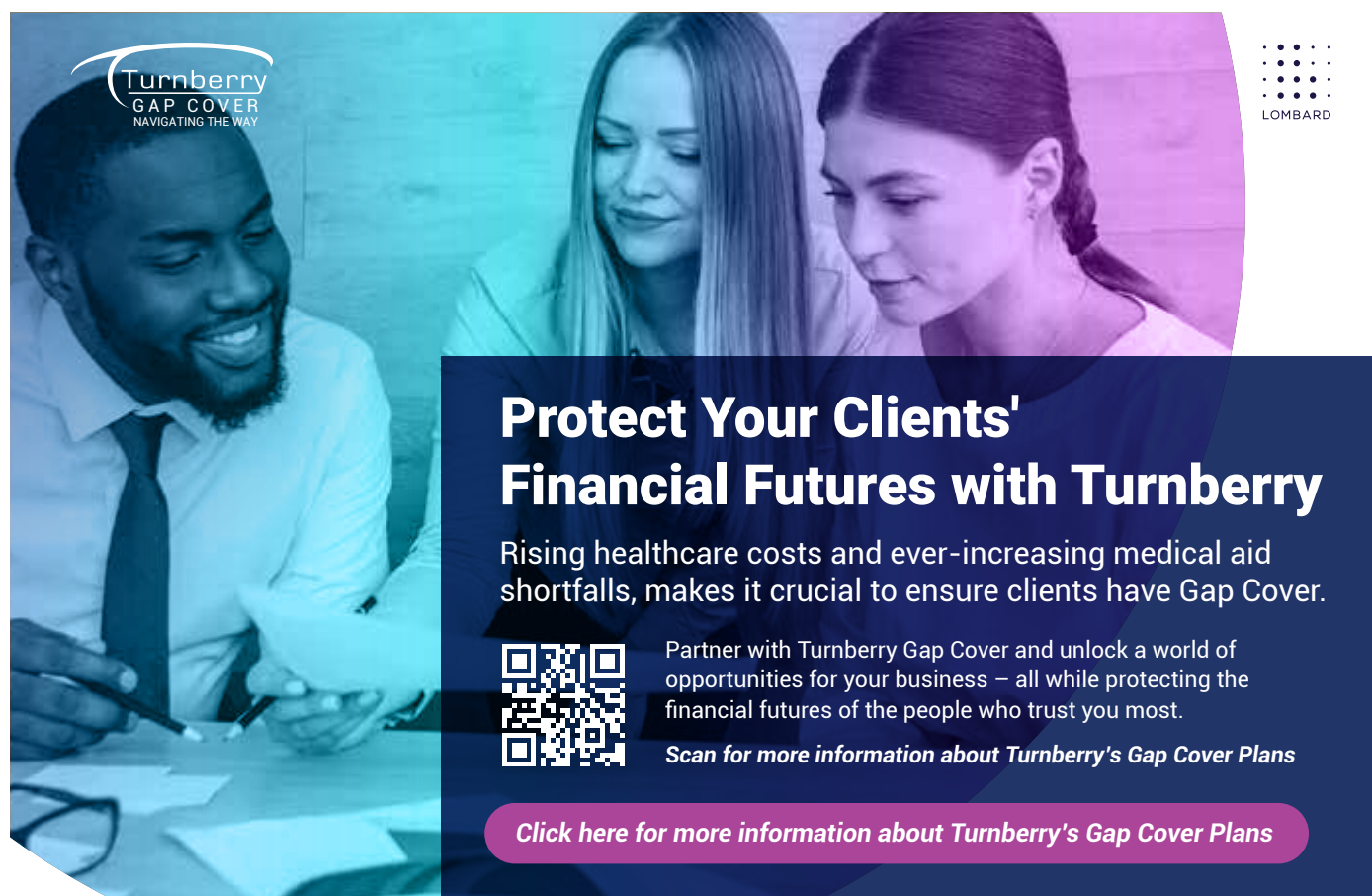
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R187 369	R55 530	R124 583	Cardiomyopathy
R164 779	R39 048	R119 617	Cervical disc displacement
R185 136	R57 351	R115 007	Acute ischaemic heart disease

Without gap cover, these clients would have been left to shoulder massive out-of-pocket expenses – an unaffordable burden for most South Africans. But with Turnberry's tailored solutions, you can provide the ultimate financial shield, giving your clients the peace of mind they deserve. For more than 20 years, Turnberry has been providing cover and delivering exceptional service, innovative benefits, and ethical business practices that set it apart in the industry. From comprehensive medical expense shortfall cover to specialised cancer benefits and international travel assistance, Turnberry's products are designed to complement and enhance your clients' existing medical aid coverage. Partner with Turnberry and unlock a world of opportunities for your business – all while protecting the financial futures of the people who trust you most.




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EMBRACING CHANGE

We bring you insights from an engaging conversation with Zanele Njapha, widely known as the “Unlearning Lady”. Tony (COVER) and Zanele had the chance to speak about her unique approach to helping people navigate transitions as well as her upcoming session at the FPI convention titled “Navigating Transitions: Change Management made fun and simple.”

Zanele Njapha, The Unlearning Lady

Meet the Unlearning Lady

Zanele Njapha has carved out a niche for herself by focusing not on merely teaching new skills but rediscovering the ones we already have. Zanele shared, “I have a background as a primary school teacher. When I transitioned to my current work, I noticed that the so-called ‘soft skills’ – curiosity, frankness, playfulness – are skills we all have as children. Somehow, these feel like they diminish as we enter the workplace. My work, therefore, is not just teaching but unlearning the habits that prevent these innate skills from shining through.” Zanele’s brand, aptly named the “the UnLearners,” is about challenging entrenched perspectives and adopting innovative ways of thinking and being. It’s her mission to guide individuals and organisations through this unlearning process, which she believes is essential for true innovation and progress.

Beyond Change Management: Transitioning from Within

Tony and Zanele delved deep into a common yet often misunderstood aspect of organisational development: the difference between change and transition. Referring to William Bridges’ book, *Managing Transitions*, Zanele highlighted, “A change is systemic and logistical. For example, introducing a new leader or merging businesses. Transition, however, is about acceptance and identity shift. It’s about letting go of the past and fully embracing the new identity.” This distinction is crucial. While change is essential, it’s the transition that determines the success of any change management strategy. Organisations often focus on the former, overlooking the equally critical psychological and emotional aspects of transitioning.

Misconceptions about Change Management

One of the bigger misconceptions Zanele sees is the assumption that change is easy. “Unlearning ingrained habits and neural pathways is a complex process involving significant behavior change,” she explained. “Most change management strategies fail because they don’t address this”. She emphasised the importance of incorporating behavior change into change management systems. To traverse successful changes, organisations must also support their people through this journey of redefining habits and identities. A vital component Zanele mentions is the need for a grieving process, recognising the emotional toll and identity shifts involved in change.

Applying These Principles Beyond Large Organisations

Zanele's framework, notably the LEAP framework, is versatile. Whether you're leading a large organisation or a small business, these principles apply. For those attending the FPI convention, especially individuals in smaller setups or solo entrepreneurs, Zanele has tailored advice. She states, "The LEAP framework helps both in self-leadership and organisational leadership through change. As individuals, we must constantly navigate personal transitions alongside professional ones. This system guides not just leading others but also leading oneself".

One Big Idea: Open Mind, No Attachments

Before signing off, Tony asked Zanele for a parting thought, and she shared a powerful quote by Tilopa: "Have a mind that is open to everything but attached to nothing." It embodies the very essence of unlearning – staying adaptive and receptive while not clinging to past routines or ideas. Navigating transitions, whether organisational or personal, can certainly be daunting, but with Zanele's approach, it's clear that these processes can be made simple and even fun. Stay open and embrace the journey of unlearning.

Be sure not to miss Zanele Njapha's session "Navigating Transitions: Change Management made fun and simple." On Day one of the FPI Convention. It promises to be an enriching experience filled with practical insights to help you handle transitions with grace and ease.

Until next time, let's keep unlearning and embracing new beginnings!

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INTERGENERATIONAL TRANSFER OF WEALTH

The intergenerational transfer of wealth is topical and there is a need for a wider conversation about family governance to support wealth preservation.



A Wider Conversation”
by Gerrit Schmidt III &
Ajanta Mayku

The greatest wealth transfer in history is already in motion with an estimated 84 trillion dollars transferring from baby-boomers or wealth creators to next generation custodians of private wealth. It is also estimated that over 70% of wealth transfers are projected to fail and family-owned businesses account for more than 70% of global GDP. These include leading family enterprises like Nike, BMW, Lego, Dell, Samsung, Italtile and African Rainbow Minerals.

If you are new to Family Governance, Gerrit explains it as having an ongoing oversight brief more so than referring to a specific mechanism like a family constitution. Oversight is about interpretation, seeing the total picture from a family perspective and overseeing the implementation, and management of family strategy across all functions of the wealth management mandate.

In the family governance research at SFO in collaboration with Absa Wealth, we work with families to understand their family dynamics and facilitate the implementation of bespoke solutions across; trust and fiduciary services, investments and banking, and admin and compliance. It is family governance with a view to application and the work becomes to establish and maintain goal alignment (knowing that family goals can and should change).

According to Ajanta, female participation in this transfer of wealth will be unprecedented and will necessitate a rethink on traditional approaches to financial planning. Goal setting should therefore not be limited to quantifiable objectives with clear KPIs. It may include other family objectives like empowering female representation or driving inactive members to participate through philanthropy, art or other areas of interest that are not directly linked to the family business but could still support an additive culture.

Ajanta notes that shared vision for the business and family due to ineffective communication can have a significant negative impact. The success of intergenerational wealth transfers depends largely on collaboration and knowledge transfers within families, something that Gerrit calls “WE” the combination of Wisdom and Energy. A wider conversation is key at 2024 FPI Conference.

TOUCHING THE HEARTS AND MINDS THROUGH DESIGN-THINKING COMMUNICATION

“To reach your target audience you have to be able to put yourself in their shoes by not only hitting the heart of the matter but also their hearts; those emotions that speak to their values, views, needs, dreams, and fears. Simply put: It’s not about thinking that you know what they want to hear and see; it’s about knowing,” says Lien Potgieter, head of Marketing at Medihelp.



Lien Potgieter, head of
Marketing at Medihelp

This design-thinking way of communicating is at the core of Medihelp’s communication strategy; a strategy aimed at continually differentiating and instituting various methods, such as segmentation, hyper personalisation, and channels to address and contextualise variables.

Rising above the clutter

Says Potgieter, “Communication should not only be about what your message should be and how to get it across but also about why.” She lists the importance of empathy, a crucial element of design thinking, when communicating with members as a top priority. “If you don’t connect with your target audience on an emotional level, you’ll miss the mark. Medihelp puts emphasis on research thereby not assuming what members want to hear, but basing communication on actual feedback, surveys, and focus groups. The aim is to reach members in a way that expresses real understanding and trust.”

How much is too much?

Although statistics show that people prefer short messages, consumer education remains a critical part of the overall communications strategy as the medical aid industry makes use of a lot of jargon, says Potgieter. “It is also important to remember that people tend to pay more attention to in-depth information regarding vital issues such as health as they realise that being informed (for example, to recognise symptoms and go for regular check-ups) could make the difference between life or death.”

Organisational psychologist Adam Grant writes in his book, Think Again, that during 2011, the average American consumed five times as much information per day than two decades earlier. “Today, more than almost two decades later, people are bombarded with even more information through various platforms. In addition, it is almost expected that we are available to receive and respond to messages 24/7.” That is why Potgieter firmly believes that your message determines the communication channel.

Final thoughts

There is no straightforward answer when determining what effective communication entails, says Potgieter. “But if you start with empathy, you are already halfway to a winning strategy.”



**Jason Carpenter, Chief
Investment Officer, LIMA**

BOOM IN SA CRYPTO-ASSET HOLDERS

According to the FSCA, almost 5.6 million South Africans are holders of crypto assets, approaching nearly 10% of the South African population.

The recent establishment of the CASP license displays an open-minded, pro-innovation regulatory body and opens the door to serious conversations about this technology. Bank of America estimates that \$84 trillion will pass from seniors and baby boomers to Gen X, millennials and their heirs through 2045. Crypto assets are the 2nd most favoured “greatest opportunities for growth” for those 21-43. For these reasons, crypto assets have firmly entered the mainstream investment conversation.

Advocates for this new technology make bold claims about its impact on money, the internet, and politics; cynics deny these claims and suggest blockchain is a solution looking for a problem. Headlines tend to cover rising or falling prices of popular crypto assets that either feed into bulls’ enthusiasm or affirm the doubts of bears.

My talk at the FPI convention will emphasise that the opinions of both camps are meaningless and that the astute investor should rather turn their attention to the only thing that really matters in the conversation around blockchain: network effects. I will illustrate that the network effects of major blockchain networks have become difficult to deny. A CFP once so accurately reminded me that you cannot manage something that you don’t measure, my goal is to provide the heuristics one should measure to either build conviction or affirm their scepticism.

I will attempt, in a straightforward manner, to provide fiduciaries with the basic frameworks that will make navigating this new and interesting asset class less daunting. By the end of my talk, you should feel confident in your ability to leverage these frameworks to better understand a crypto assets operating model, ie: how it generates value, and its token model, ie: how it distributes this value to network participants.

We will explore the historical benefits and drawbacks of small single-digit allocations to crypto assets within well-diversified portfolios. And ways in which investors can participate, as well as the considerations that should be at the forefront of their minds to protect their clients’ wealth.

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A portrait of Jeanette Marais, Group CEO of Momentum, smiling. She has short, light-colored hair and is wearing a dark blazer over a dark top. The background is a textured, greyish-blue.

EMBRACING PURPOSE AND COLLABORATION

They say there is no such thing as overnight success, and I believe that holds true for anything you do in business and life.

Jeanette Marais,
Group CEO Momentum

For me, the corporate world is the only realm I've known since the day I started working. It's a world where you work really hard to reach the top, only to start all over again to prove yourself every day. The market has certain expectations and demands, and these evolve continuously, shaping what is expected from us each year.

When I became CEO, it wasn't like I received a box of wisdom filled with all the answers. Leadership doesn't work that way. You don't come into businesses with all the answers ready. Instead, you learn and grow as you go along, relying on the incredible people around you.

One of the most valuable lessons I've learned is the power of collaboration and the importance of relying on your team to find answers and drive success. What amazes me daily is the ripple effect of everything you say and do as a leader. When I introduced the theme of purpose a year ago, it wasn't just a concept; it was a driving force that transformed our organisation.

We framed our purpose around building and protecting our clients' financial dreams, and this resonated deeply within our rational financial services firm. The outcome was an energy that was palpable, shifting the organisation's focus

and uniting us towards a common goal. Our realisation was that we weren't just providing products like medical insurance or investment plans. We were providing safety, health, and secure retirement—elements that are fundamentally tied to our clients' emotional well-being.

Our purpose had to reflect this broader, more human-centric view of our role in their lives. It meant acknowledging that our clients often come to us during the toughest times of their lives and need more than transactional efficiency; they need genuine human understanding and support. To live this purpose, we had to change our approach

To live this purpose, we had to change our approach fundamentally. We needed to move from being transactionally wired to genuinely understanding the human being on the other side of the transaction. This shift required simplifying our processes and focusing on creating true trust between us and our clients.

Our advisors play a crucial role in this transformation, as they are the ones who have direct, personal relationships with our clients. We realised that for us to live our purpose, our advisors needed to embody it as well. It's a partnership where the better we treat our clients, the better we make our advisors look in the eyes of their clients.

This symbiotic relationship is essential for our success. We cannot deliver excellent service without our advisors, and they cannot maintain their clients' trust without our support. The journey of embedding purpose into our business has been incredible.

It's not just about having a beautiful, aspirational purpose statement. It's about translating that statement into actions that impact our employees, advisors, clients, shareholders, and all stakeholders.

Each business unit is now working on identifying what needs to change to align with our purpose, moving from complexity to simplicity, from transactional to business with heart. In our new strategy, we are focusing on growing our advice proposition and supporting face-to-face advisors. We believe that despite the rise of technology, the need for personal, face-to-face advice will continue to grow.

Advisors will still play a crucial role in providing quality advice, supported by technology to reduce paperwork and increase client interaction time. Moreover, we are committed to nurturing new talent in the industry. We aim to recruit and train new advisors, ensuring the longevity and sustainability of the

profession. This includes helping older advisors with succession planning, ensuring their legacy and practice continue to thrive even after they retire. Seeing advisors introduce their children into their practices reminds me of my own family's farming heritage, passed down through generations. It's a beautiful testament to the value and trust inherent in this profession. Our goal is to make financial advising a respected, aspirational career choice for young people, one where they can build a future and make a significant impact on their clients' lives.

Embracing purpose and collaboration has been transformative for our organisation. It has strengthened our connection with clients and advisors, driven us to simplify and humanise our processes, and laid the groundwork for sustainable growth. As leaders, we must continuously learn, adapt, and rely on the incredible people around us to navigate the challenges and opportunities that lie ahead.

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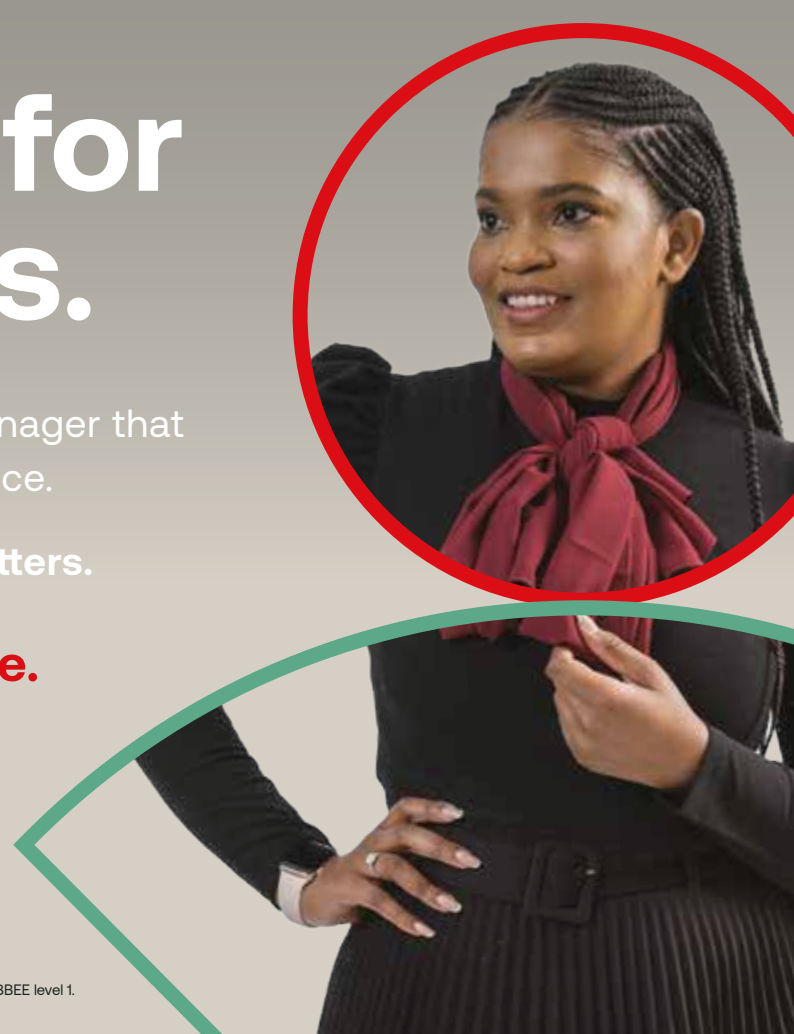
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EMBRACING TOMORROW AND ITS UNKNOWNNS WITH AGILITY

What is a futurist - and what do they have to do with how we plan for the unknown? While the title might suggest an ability to predict the future, the reality is far more complex and nuanced, says Dr Craig Wing in an interview with COVER Magazine.

My search and professional work, focuses on moving away from predicting what the future holds and towards understanding how we can navigate it effectively. This shift from the “what” to the “how” is crucial in creating strategies that can withstand the uncertainties of our times. The rate of change in today's world has increased exponentially. It is now evolving into a factorial rate of change: As we encounter intersecting trends, the speed at which change occurs accelerates even more. In this context, traditional notions of evolution seem almost outdated. How do we then create strategies in such a fast-paced environment?

Past vs. future

One of the key issues with traditional strategic planning is the assumption that the future is merely an extrapolation of the past. Organisations often rely on historical data and trends to forecast their future (that's called forecasting), but this approach can be fundamentally flawed. The second problematic assumption is the belief that organizations can control the future. In reality, very few entities possess such control - too many factors contribute the future unfolding. Just look at the attempt on Trump's life in July to change the course of electioneering. The goal should be to develop strategies that are adaptable to multiple potential futures.

My research looks at multiplicities in futures. Using frameworks such as Johari's Window and Rumsfeld's known unknowns to understand the different dimensions of what we know and don't know it is possible to explore simultaneous and different futures. In this model, the “known knowns” are the certainties we can plan for, often constrained by current data and models. However, as the world changes rapidly, we must also account for the “unknown unknowns” - factors that we cannot predict but must remain agile enough to respond to. Strategy in this context shifts from rigid planning to a more flexible and responsive approach. It requires organisations to be agile.

To listen to customer demands and to adjust their strategies based on real-time feedback. Strategies are anchored in the imagined future working back toward today - free of the biases and constraints of your current business (backcasting). This is a significant departure from the traditional MBA-taught strategies that focus on internal control and long-term plans. It's a step outside to look in, not inside looking out. In practice this requires embracing a culture of shared control and continuous learning. Business leaders prepare their organisations for the unknown by creating an environment that encourages agility and responsiveness.



This involves not only setting strategic directions but also empowering team members to make quick decisions based on the latest information. For instance, traditional tools like Porter's Five Forces or PEST analysis, while still valuable, must be adapted to account for the fluidity of today's business environment. These tools assume a static set of variables, but the reality is our competitive landscape, and external factors are constantly shifting. Strategy must evolve from a static snapshot to a dynamic process that can pivot as conditions change. Moreover, the intersection of technology and business requires a balanced approach. Decisions should not be driven solely by technological advancements or business imperatives but by a combination of both. This calls for a shift from specialisation to a more generalist perspective where leaders understand both technological potentials and business realities.

Don't wait to catch up

In today's context, the example like Google's development of self-driving cars illustrate the principle of creating the future as it happens. Google did not wait for regulations to catch up; instead, they led the sector by working with regulators and competitors to create a new industry framework, thereby changing the industry and enabling innovation. This proactive approach is essential for organisations looking to navigate the unknown and create a framework for disruptive, innovative new sectors across an emergent ecosystem.

Internally, organisations must align their culture with their strategic goals. This alignment involves ensuring that all levels of the organisation are prepared for change, from top leadership to frontline employees creating radical transparency. It also means dedicating resources to both maintaining current operations and exploring future opportunities. A typical model might allocate 70% of resources to current activities, 20% to optimisation, and 10% to innovative, blue-sky thinking.



Craig Wing, global thought leader and futurist.

Free your mind

Preparing for the future requires a psychological shift within organisations. Leaders must nurture a culture of psychological safety where employees feel secure in taking risks and proposing new ideas. This foundation allows for the development of processes and teams dedicated to exploring future possibilities without being constrained by the present. Navigating the future is not about predicting it but about being prepared for multiple potential outcomes.

The future is awesome. And it will happen. By insetting agility, encouraging a culture of continuous learning, and balancing technological and business perspectives, organisations can create real, functional and future-ready strategies that thrive amidst uncertainty.

“As rapid change becomes the status quo, successful organisations will be defined by their ability to adapt and respond.”



FINALIST: FINANCIAL PLANNER OF THE YEAR PLANNING WITH PASSION

It's an honor to be a finalist in the Financial Planner of the Year 2024 competition, and I'm grateful for this opportunity to share my journey.

It's an honor to be a finalist in the Financial Planner of the Year 2024 competition, and I'm grateful for this opportunity to share my journey.

This recognition is a significant milestone, not just for me as an individual, but also for our team at Crue Invest. Last year, our practice was awarded the title of FPI Approved Professional Practice of the year, which underscores the collective effort and dedication of our team. This individual recognition builds on that achievement and highlights the importance of both personal commitment and a strong supportive environment.

The Motivation Behind Financial Planning

At the core of my motivation is a genuine passion for helping people manage their finances and understand the relationship they have with their money. It's incredibly fulfilling to assist clients in making informed decisions that impact their lives and the lives of their families. The work we do goes beyond numbers; it's about building relationships and understanding what financial security means to each client. Our team's success, both as a collective and on individual levels, is deeply rooted in a shared commitment to professionalism and excellence. Being surrounded by like-minded professionals who share the same dedication and drive creates an environment that fosters growth and continuous improvement. Even on challenging days, the support and motivation from colleagues play a crucial role in maintaining focus and energy.

The Role of Teamwork in Financial Planning

While the Financial Planner of the Year competition is an individual accolade, it's essential to acknowledge the role of teamwork in achieving such recognition. The financial planning profession has evolved significantly, moving away from the days of a single planner working in isolation. Today, it's all about collaboration and leveraging the strengths of a diverse team. This collaborative approach ensures that clients receive the best possible advice and support, tailored to their unique needs. In our practice, we emphasize the importance of a supportive team environment. This not only enhances our ability to deliver exceptional service but also creates a culture where continuous learning and development are encouraged. It's this teamwork that enables us to consistently meet high standards and achieve excellence in our field.



Guiding Clients Through a Complex Financial Landscape

In today's complex financial landscape, clients are bombarded with information and advice from various sources. Our role as financial planners is to help them navigate this sea of information, providing clarity and guidance. The key is to balance optimism in investments with a cautious, realistic approach to everyday financial decisions. It's about helping clients sift through the noise and focus on what truly matters for their long-term financial health. Education plays a crucial role in this process. We spend a significant amount of time educating our clients about market movements, potential risks, and the underlying principles of financial planning. This education empowers them to make informed decisions and remain calm during market volatility. For example, during the COVID-19 pandemic, we emphasised the importance of staying the course despite market fluctuations, helping our clients understand that temporary downturns are a natural part of the investment journey.

The Importance of Communication in Financial Planning

Effective communication is at the heart of successful financial planning. We prioritise face-to-face interactions, as they foster deeper connections and trust. However, the rise of digital communication tools has also proven beneficial, allowing us to maintain regular contact with clients, regardless of their location. Virtual meetings and digital updates have made it easier for clients to stay informed and engaged, enhancing our overall service delivery. We also utilise various communication channels, such as monthly newsletters and published articles, to keep our clients updated on financial trends and insights. This continuous engagement helps clients feel connected and informed, reinforcing their trust in our guidance.

Advice for Aspiring Financial Planners

For those considering entering the Financial Planner of the Year competition or pursuing a career in financial planning, my advice is to focus on authenticity and teamwork. While individual accolades are rewarding, they often reflect the collective efforts of a supportive team. It's crucial to stay true to yourself and your values, providing advice that is professional, genuine, and in the best interest of your clients.



Gareth Collier CFP®,
Director, Crue Invest

“I’m grateful for the recognition and excited about the future of our profession. Together, we can continue to raise the bar in financial planning, helping our clients achieve their financial goals and dreams.”



FINALIST: FINANCIAL PLANNER OF THE YEAR EMPOWERING CLIENTS

It is such a privilege and incredibly humbling to share my experience with you especially given the honour of being named a top 3 finalist for the 2024 Financial Planner of the Year award.



Rudolph Geldenhuys
CFP®, Senior Financial
Planner, WEALTHUP

My journey to this point has been both fulfilling and surreal. Being recognised alongside two exceptional peers for this prestigious award is a special achievement, reflecting years of developing my abilities in financial planning. I am grateful for the opportunity to reflect on this path.

Embracing the Human Element in Financial Planning:

- As a young professional in an industry often perceived as traditional or “old-school” with a focus only on the technical side of money, I’ve found deep satisfaction in the human aspects of financial planning. It’s a privilege to partner with clients on their financial journeys, guiding them through the different seasons of life. Whether navigating change or working towards dreams, this work is incredibly fulfilling.

One of the most rewarding aspects of my role is building deep connections with my clients. The connection is formed by helping them gain a better understanding of their unique financial situations and identifying their life’s most important goals. As you can imagine, having turned 33 this year, most of my clients are older than I am, but the age difference has never been a barrier. It has created an opportunity to bridge the generational gap with empathy, honesty, vulnerability and a fresh perspective. The diversity of age lived experiences and backgrounds has enriched the client interactions.

The Evolution of Financial Planning: A Fresh Perspective: Financial planning in South Africa is evolving and it’s exciting to witness a new generation of financial planners bringing fresh energy, enthusiasm and excitement to the profession. This evolution of financial planning is not about altering the fundamentals of it, which are strong, stable and important, but there’s a re-examining of how financial planning is done. There’s a growing emphasis on the holistic well-being of clients, which aligns perfectly with my approach to planning. When that is coupled with a pursuit of excellence in the process, our profession is positioned to have a profound impact on South Africa and its people.

The most exciting part of this evolution is the emphasis on the “why” behind the “what”. By asking another why, we’re able to get to the heart of what is most important to our clients and it always goes way beyond the numbers. When we can understand our clients’ deeper motivations, including but not limited to their hopes, dreams and goals we are positioned to align their money with their lives. This will ensure that their financial plans are not just rock solid, but also meaningful and geared toward creating an impactful future.

Navigating Challenges and Building Trust: Building a successful career in financial planning, particularly at a young age, involved navigating various challenges. One significant challenge was establishing credibility and trust, especially with older clients, not just given the fact that I am young, but also that I looked even younger. My approach has always been to focus on the human connection—understanding the client’s journey, being open and vulnerable, and genuinely caring about their well-being. This authenticity helped me to bridge any perceived gaps in experience or age.

Another key aspect was operating from my strengths. In the final round of the Financial Planner of the Year competition, we were asked to do a short presentation to a panel of experts that included our philosophy of financial planning. I focused on my journey and the deep sense of purpose that drives me. This purpose goes beyond a paycheck; it’s about making a real difference in the lives of my clients. It’s about providing hope for a better future and helping clients see that their current reality doesn’t have to define their entire life story.

“I’m grateful for this recognition and the opportunity to continue growing in this incredible profession. As we look to the future, I’m excited to not only see how much our technical abilities are innovated and improved but also how much more human we become to empower our clients to live their best lives..”

Advice for Aspiring Financial Planners: To those considering a career in financial planning or those just starting, my advice is simple: focus more on the human than on the human’s money. Whilst knowledge and technical skills are vitally important, what will truly set you apart will be your ability to connect with clients on a deeper level. Stay curious, be genuine and most importantly, be compassionate. Understand that every client’s situation is unique and approach them with genuineness to help them achieve their most important goals in life.



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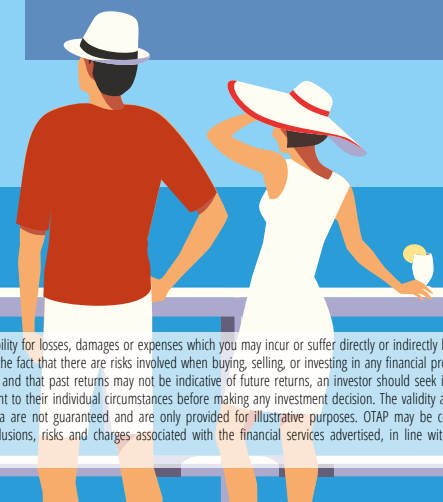
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FINALIST: NAVIGATING THE FUTURE OF FINANCIAL PLANNING

As we navigate through an ever-evolving financial landscape, the importance of adaptability, curiosity, and meticulous attention to client needs cannot be overstated.

Being named a finalist for the Financial Planning Institute's (FPI) Financial Planner of the Year is a profound honor, especially given the stringent vetting process. These standards and the number of entries each year are an indication of the advancing professionalism within our industry. It reflects the rigorous standards we adhere to and the growing momentum towards excellence in client service and content quality.

At Apex Private Wealth, we believe in the power of professional growth and continuous learning. The FPI competition is not merely about recognising a well-constructed financial plan but also evaluating the robustness of a practitioner's business processes. It underscores the need for a comprehensive approach that includes active listening, bespoke solutions, and a strong backend support system. This holistic approach ensures that each financial plan is as unique as the clients we serve, fostering long-term trust and relationships.

Client-Centric Approach: Our approach to financial planning is client-centric, focusing on understanding the specific needs and circumstances of each client. In today's dynamic environment, clients face various challenges, from navigating regulatory changes to managing offshore investments. Our role is to provide clarity and customised strategies that address these complexities. We take pride in offering tailor-made solutions that cater to individual client needs, whether they are concerned about estate planning, investment diversification, or tax efficiency.

Efficiency is a cornerstone of our practice at Apex Private Wealth. Over the past two decades, we have developed a refined, tick-box approach to our processes. This systematic method allows us to manage administrative tasks effectively, freeing up more time for direct client engagement. By streamlining our operations, we can focus on what truly matters—building strong, lasting relationships with our clients.

Global Perspectives and Local Expertise: The post-COVID era has seen a significant increase in discussions around offshore investments, with clients showing a keen interest in diversifying their portfolios across various jurisdictions. Whether it's Switzerland, the UK, Guernsey, or the Isle of Man, our clients are looking for safe and profitable avenues for their assets. Additionally, the trend of South African families relocating abroad has made it crucial for us to offer comprehensive financial solutions that include both local and international components.

What excites me most about my work is the human element—the opportunity to interact with diverse clients and understand their unique stories and needs. Our industry is continuously evolving, influenced by technological advancements, regulatory changes, and shifts in client expectations. This dynamic environment keeps us on our toes, pushing us to innovate and improve our services.



René van de Spreng CFP®,
Apex Private Wealth

As we look to the future, there is always room for improvement. One area where I believe industry providers could offer more support is in the realm of research. With the flood of information available today, clients often feel overwhelmed. Enhanced research support from providers can help financial advisors like us deliver clearer, more insightful guidance to our clients.

My journey in financial planning began with a personal experience at the age of 15, which profoundly influenced my career choice. Today, I am fortunate to work in an industry that not only challenges me but also allows me to make a meaningful impact on people's lives.

“As we continue to navigate this evolving landscape, our commitment at Apex Private Wealth remains unwavering: Providing our clients with the highest standard of service, tailored to their unique needs and aspirations.”

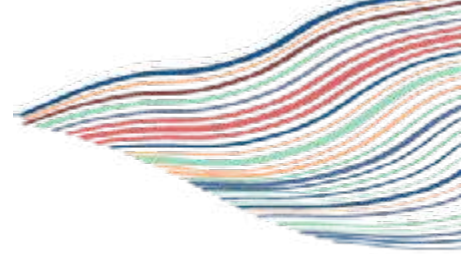


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FPI AWARDS GUIDE

FPI HARRY BREWS AWARD



Background

The Chairman's Award was introduced in 2010. In 2013, FPI renamed the award in honour of Harry Brews, the man who transformed South Africa's life assurance industry, the first President of the then, Institute of Life and Pensions Advisors (ILPA).

Objective

The award recognises an individual who has made life-long outstanding significant contributions to FPI through promoting the Institute and its marks and/or the financial planning profession in the areas of service to society, academia, training, government, media, or any other professional activities. They must also exemplify the FPI ethics principles of client first, integrity, objectivity, fairness, professionalism, competence, confidentiality, and diligence.

FPI It Starts with Me Award

Background and objective

This award, launched in 2015, in line with the FPI It Starts with Me programme to recognise the CFP® professional who contributes, supports, and promotes the CFP® mark by:

- When recruiting planners in your practice, make CFP® certification a mandatory requirement.
- Frame and display your CFP® professional certificate in your office or boardroom.
- Continue to seek to grow and invest in yourself and your career.
- Attend CPD events and keep abreast of industry changes.
- Keep yourself updated with FPI news.
- Become an active part of the community of FPI professionals
- Introduce yourself to people as a CFP® professional.
- Inform your clients of the value you bring as a CFP® professional.
- Mentor a CFP® certification student.
- Volunteer at school and university career events and promote your CFP® certification and your pathway to achieving the global symbol of excellence in financial planning.

FPI Top PCE Candidate Award

Background: These awards date back to the Institute of Life and Pension Advisers (ILPA) when top students were awarded in the professional ILPA examinations. Due to the professional qualifications being administered by several educational institutions over the last few years, students were awarded in the categories of overall top candidate in the Postgraduate Diploma/B Com Honours in Financial Planning, the top candidate in the FPI Case Study (introduced in 2008) and the Advanced Postgraduate Diploma subjects. In 2010, the awards were reviewed and in 2011 only the top candidate in the FPI competency examinations; namely the CFP® Professional Competency Examinations is recognised.

Objective: The award recognises the top candidate who completed the CFP® Professional Competency Examinations for professional membership of FPI.

Diversity and Inclusion Award: Our primary aim as the Financial Planning Institute of Southern Africa (FPI) is to engender a community that fosters the value of financial planning and advances in the financial planning profession. The FPI's strategy includes actively encouraging those who advance the financial planning process. In this spirit, we have established the FPI Diversity and Inclusion Award to assist with our mission to develop strategies to raise awareness and promote inclusiveness of diverse communities including but not limited to; race, ethnicity and gender in the financial planning and advice profession. In so doing, we strive to increase professional opportunities for the widest spectrum of people so that all may join and thrive in the financial planning and advice profession.

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A photograph of a person in a blue suit speaking at a podium. A microphone is positioned in front of them, and their hand is raised in a gesture. The background is blurred, showing a stage setting.

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Alf McKnight, CFP®

Alf brings over three decades of expertise in corporate pensions, private client wealth management, and investments. With a career marked by collaborations with major advisory firms and multinational corporate clients since joining OTAP in 2016, Alf is recognized as a seasoned Certified Financial Planner. His dedication lies in aligning his clients' global wealth strategies with their personal and professional aspirations, striving to ensure their success. Outside of his professional endeavours, Alf enjoys supporting his favourite rugby team and staying updated on Formula 1 news. He values work-life balance and dedicates time to his hobbies.



Ajanta Mayku, CFP®

Ajanta is an accomplished professional with 21 years of experience in legal practice and financial services. She is an Admitted Attorney, Notary Public, Conveyancer of the High Court of South Africa, and a CFP® Professional. She holds an LLB degree, a Postgraduate Diploma in Financial Planning Law, an Advanced Diploma in International Tax (cum laude), qualifications in Conveyancing and Notarial Practice, and certification in Family Business Consulting. Ajanta is currently Head of Family Office at Absa Private Wealth Banking. Her expertise includes providing fiduciary advice to ultra-high net worth clients. She has also served on the FPI's technical and competency committee.



Alison Botha

Audiences sit in rapt attention as Alison speaks of the brutally cruel torture to which she was subjected and how she has overcome the challenge of that experience by applying her own ABC – Attitude, Belief and Choice. You learn to recognise the importance of attitude at all times. You will gain insight into the power of belief in yourself and she will share of the freedom and responsibility of making choices, no matter what happens in your life. Alison has been speaking on the professional speaking circuit for several years. Her aim to 'make a difference' has been overwhelming as she has spoken to countless thousands of people which include large business corporations,



Brian Parsley

Brian grew up being taught the ethos of working harder than most. When he combined this philosophy with the service of others his life changed. He's sold two successful start-ups and travels globally sharing best practices on how to sell more and create loyal fans. In addition to keynote speeches and workshops, he coaches select top performers from top Executives to Professional Race Car Drivers.



Prof Elmarie Venter

Prof. Venter holds a DCom from the University of Port Elizabeth, with her award-winning dissertation on succession in South African family businesses. She earned her MBA from Ghent-Leuven Business School, and MCom from the University of Stellenbosch. As the founder and director of the Nelson Mandela University Family Business Unit, she brings over 30 years of academic experience and extensive lecturing in Europe. A prolific researcher, Prof. Venter has published widely on family business management and has been honoured with numerous awards for her contributions to the field.



Florbela Yates, CFP®

Brian grew up being taught the ethos of working harder than most. When he combined this philosophy with the service of others his life changed. He's sold two successful start-ups and travels globally sharing best practices on how to sell more and create loyal fans. In addition to keynote speeches and workshops, he coaches select top performers from top Executives to Professional Race Car Drivers.



Francois du Toit, CFP®

Francois has been in financial services since 1994, excelling in financial planning, technology, and helping firms grow. In 2015, he founded PROpulsion to enhance financial planners' skills through learning, events, and networking. He received the "It Starts with Me" award from the FPI in 2020. Francois hosts "PROpulsion LIVE," a YouTube show featuring global guests discussing business growth, technology, and diverse perspectives, fostering a supportive community. A frequent speaker at conferences, his insights appear in magazines, his blog, and on LinkedIn. He is a CFP® Professional and a proud member of the FPI.



Gerrit Schmidt III

Gerrit is Deputy CEO and Head of Family Governance Research at Schmidt Family Office. He led the development of the Wealth Management First Principles Framework, SFO's proprietary model for family governance in wealth management. He is a Master of Science graduate from HEC Paris, where he earned his qualification in business science. In addition to advising families and his corporate responsibilities as Deputy CEO, Gerrit describes himself as a humble student of family dynamics. His current research focuses on behavioral finance, advancing understanding of "Pro-Family Behaviour" (PFB) for wealth management professionals and family continuity.



Graham Easton

Graham is the Divisional Executive for Research & Insights at Liberty, joining in 2018. He holds a Bachelor of Economics and a Commerce Honours degree in Marketing Research. With over 25 years of experience in market research and strategy for leading insurers, Graham has developed extensive expertise in understanding financial services, creating multi-functional teams, and leveraging insights for brand development. Passionate about understanding human behaviour in business strategy, he emphasises continual learning and values meaningful relationships. A keen runner, he is training for the Comrades Marathon and enjoys reading and traveling.



Hanli Prinsloo

Hanli is an ocean advocate and a record-breaking competitive freediver, and speaks about fear, freedom and the human body's incredible connection to water. With a background in documentary filmmaking, she explores social and political conflicts across Africa, celebrating human resilience. In 2010, she founded the I AM WATER Foundation, empowering coastal youth with ocean workshops. As an ocean entrepreneur, she co-founded I AM WATER Ocean Travel and AGULHAS, a sustainable freediving brand. Hanli offers mental resilience workshops for professional cyclists, rugby players, big wave surfers and leaders in the business world and is a recognized international keynote speaker



Jaco van Tonder

Jaco is head of Advisor Services in South Africa at Ninety One. Prior to moving into this role, Jaco was sales director for the South African Advisor team and head of distribution for Ninety One Investment Platform. Having previously worked at Sanlam Group, Jaco occupied various positions which included heading up the product development for the Sanlam platform business, Glacier from 2000 to 2003, and heading up the business development and distribution team from 2003 to 2009. He is a Fellow of the Institute of Actuaries, and holds a B.Sc (Hons) degree from the University of Stellenbosch.



Jason Carpenter

Jason is the founder and portfolio manager of Etherbridge Fund, utilizing on-chain data and crypto fundamentals for investment decisions. Before Etherbridge, he worked at Evolve Fund Management in Johannesburg and as an analyst at Messari, creating token profiles to enhance crypto investment transparency. Jason is also the Chief Investment Officer at Lima Capital LLC, managing \$500m in assets across Mauritius and Singapore. He holds a bachelor's in accounting from Stellenbosch University and an MSc in Blockchain and Digital Currency from the University of Nicosia, grounding his expertise in both accounting principles and blockchain technology.



Jeanette Marais

Jeanette was appointed as Group CEO for Momentum Metropolitan in August 2023, making her the first female CEO of a large, listed life insurance and asset management group in SA. With an Executive MBA (cum laude) from the International Institute for Management Development in Lausanne, Switzerland, and a BSc from the University of the Free State, she gained valuable experience as a C-suite executive at various financial services firms in SA. She has a performance history of building strong, profitable businesses and making a difference in the lives of clients, her colleagues and empowering women is what energises her daily.



Katherine Gibson

Katherine is an economist from Durban with extensive experience in public policy. She is currently Deputy Commissioner of South Africa's market conduct regulator, the Financial Sector Conduct Authority, serving on EXCO. With a background in trade and competition policy, she worked for the National Treasury in the area of financial sector policy for over 12 years. Katherine was responsible for developing the conduct "peak" of South Africa's twin peaks framework and has been with the FSCA since its establishment in April 2018. Katherine shares life with her husband Luke and two teenagers, William and Sophie. Trail running keeps her sane.



Kirsty Scully, CFP®

Kirsty Scully, CFP® is the Chair of the FPI Board and this keeps her at the forefront of legislative changes within the financial planning profession. In addition to this, Kirsty is a Senior Financial Planner at Core Wealth Advisory Services in Cape Town, working with high net-worth individuals, many of them are visionary businesswomen, retired individuals and emerging entrepreneurs. With a track record as a financial planning professional that spans three decades, she gives pragmatic advice and approaches her client interactions on a detailed and highly professional basis.



Lelane Bezuidenhout, CFP®

Lelane has been involved in the financial services industry since 1999. She started at a large life insurer where she fulfilled many roles over the 11 years with the insurer. It is in her dealings with compliance matters and consumer complaints that she took an interest in financial planning from a standard setting point of view. Over the years she studied, as a working mom, to become a CERTIFIED FINANCIAL PLANNER®. From the life insurer she joined the FAIS Ombud's office where she investigated FAIS (regulatory) related complaints. After five years at the ombud she joined the FPI in 2014 and headed the Certification and Standards department for a few years.





Mzwandile Mtshali

Mr. Mzwandile Mtshali is the Group Executive: Advice and Distribution at PPS. He holds an AMP from Harvard (2022), an MBA from GIBS (2008-2009), and a BCom from the University of Cape Town (1998-2000). Mzwandile began his career as a Consultant at Deloitte, then joined South African Breweries in roles including Business Analyst and Global Business Programme Manager. He held senior positions at ABSA, including Head of WIMI’s Consumer Bank segment and COO for WIMI Distribution Business. Before PPS, he was the Managing Executive for Hollard’s Affinity Partnership business. Mzwandile joined PPS in 2018, transforming the Financial Advisory team.



Navin Ramparsad, CFP®

Navin is Head of Financial Planning, Advisory, and Product Development at Absa Private Wealth Banking. He is an admitted attorney with 23 years experience in the financial services sector. For 13 years Navin has occupied various legal and compliance leadership roles. Recently, he focuses on product development, advisory services, and financial planning. Navin holds degrees in BSocSc, LLB, a Diploma in Tax Practice, and an Advanced Postgraduate Diploma in Financial Planning. He is a CFP® Professional, a FAIS Category III Key Individual, and has completed leadership courses at the Gordon Institute of Business and London Institute of Leadership and Management. He was a trustee on three retail retirement funds, a director on two boards, and Chairperson of the FPI.



Pulane Sekepe, MC

Pulane is passionate about entertainment, especially TV and film, seeing them as powerful tools. Her career began as a casting coordinator on SABC 3’s High Rollers, where she caught the “producing bug.” She worked as a production assistant and researcher on Die Van Coke Show. Pulane debuted as a producer on Via TV’s Se Vir Mamma, currently producing season 2. With experience behind and in front of the camera, she’s acted in You Fool, How Can The Sky Fall, Be(t)roudag, Die Kasteel, and Spoorloos and stars in Die Vlieënde Springbokkie. She hosted Kom Ons Trou Nou, Pasella and Naweeek. Her diverse career gives her a holistic understanding of the industry.



Sipiwe Moyo

Sipiwe is a renowned international keynote speaker, author, and organizational development facilitator and is a Southern African Speaker and a Southern African educator hall of fame inductee. A seasoned HR practitioner and organizational behaviour specialist, he studies and teaches workplace human behaviour. Sipiwe has designed a postgraduate organizational behaviour module at Stellenbosch University. He has taught at GIBS, Henley Business School Africa, Wits Business School, and Johannesburg Business School. Former Vice President of the Professional Speakers Association of Southern Africa, he also chaired the SA Board for People Practices.



Sue Torr

Sue Torr is co-founder of Crue Invest (Pty) Ltd, winner of FPI Financial Planning Practice of the Year™ 2023. Together with her husband, Craig Torr, the couple founded the business in July 2004 which at the time was one of only a handful of financial planning practices charging professional fees. Sue and Craig built the practice on a shared vision to create a fiercely independent, fee-based practice with clients’ interests at the heart of the advice offering. As a full-suite practice, the team, which includes two legal advisors, 9 Certified Financial Planners®, two healthcare advisors and an employee benefits specialist, provides advice on estate and tax planning, retirement funding, investment planning, risk protection, employee benefits, business protection and healthcare. Sue read for her BA LLB degrees at Rhodes University and is an admitted advocate of the high court.



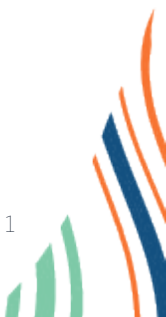
Vuledzani Dangale CFP®

Vuledzani is the Head of Regulatory Implementation at Liberty and has over 20 years experience in financial services. She holds a BCom in Finance, Postgraduate Diplomas in Financial Planning, Employee Benefits, Estate Planning, and an MBA. Vuledzani is a Non-Executive Director at the Financial Planning Institute of Southern Africa. Her career spans regulatory compliance, complex risk assessments, and sales, with roles at Hollard Insurance and Liberty. As a Fellow of the Insurance Institute of South Africa, she is a recognised thought leader and is known for her insightful perspectives and innovative approaches.



Zanele Njapha

Known to her awesome clients as ‘The UnLearning Lady,’ Zanele Njapha is the world’s leading voice on using key unlearning principles to support the world’s best organisations build cultures where instead of annoyed and frustrated by change – people are EXCITED to transform and innovate!



A close-up photograph of a person in a blue suit speaking at a podium. A microphone is positioned in front of them, and their hand is raised in a gesture. The background is blurred, showing a conference setting.

CONFERENCE PROGRAMME

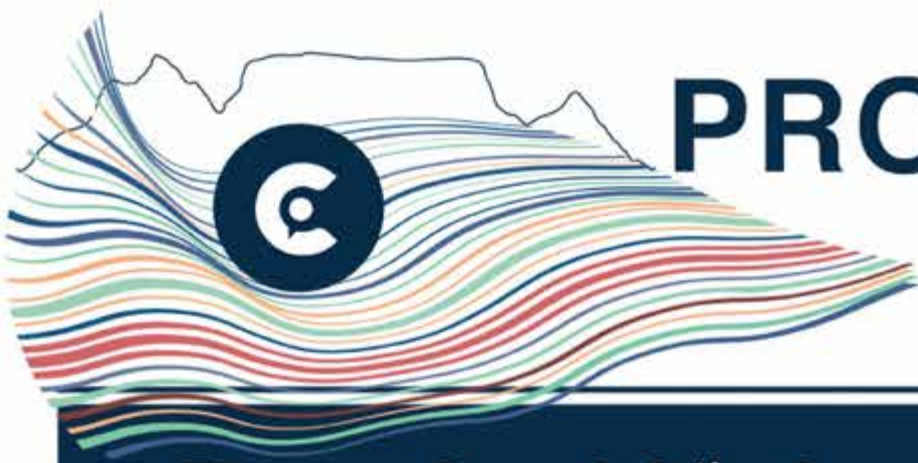


Join the Young Financial Planner's Organization (YFPO) and Inspire the Next Generation of Financial Planners!

We are excited to invite all under-45 FPI designated members to join the Young Financial Planner's Organization (YFPO) as mentors, presenters, and active participants in our mission to shape the future of financial planning.



www.fpi.co.za/membership/yfpo



PROGRAMME

Day 1 - 13th August 2024

TIME	TOPIC / SPEAKER
07h00 - 09h00	Online registration / Arrival at Century City Conference Centre
09h00 - 09h15	Topic: Welcome and opening Speaker: Chairperson of the FPI – Kirsty Scully, CFP®
09h15- 10h15	Topic: YOUR part in creating a GREAT Company Culture Speaker: Siphwe Moyo
10h15 - 10h30	Exhibition Hall Networking and Refreshment Break
10h30 - 11h30	Topic: Unlock the Power of Connection: Master Communication Skills and Transform Your Mindset Speaker: Brian Parsley
11h30 - 12h00	Topic: Learnings in my first year as CEO - applied to your Practice Speaker: Jeanette Marais: Momentum Metropolitan Group, CEO
12h00 - 13h00	Exhibition Hall Networking and Lunch Break
13h00 – 14h00	Topic: Navigating Transitions: Change Management Made Fun & Simple Speaker: Zanele Njapha, The UnLearners, CEO
14h00 – 15h00	Topic: FAIS to COFI Biggest Opportunities vs Biggest Challenges Speaker: Gerhard van Deventer, Head of the Enforcement Department
15h00 - 15h15	Exhibition Hall Networking and Refreshment Break
15h15 - 16h15	Topic: Succession Planning: The pitfalls and how to avoid them? Speaker: Jaco Van Tonder, Advisor Services Director
16h15 - 16h45	Topic: How to cultivate a growth mindset focusing on harvesting excellence in Financial Planning and advice Panellists: Sue Torr, Florbela Yates, CFP®, Vuledzani Dangale, CFP®, Alf McKnight, CFP®, Graham Easton Moderator: Francois Du Toit, CFP®
16h45 - 16h50	Vote of thanks and Close



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PROGRAMME

Day 2 - 14th August 2024

TIME

TOPIC / SPEAKER

07h00 - 09h00

Online registration / Arrival at Century City Conference Centre

09h00 - 09h15

Topic: Welcome and opening

Speaker: Lelané Bezuidenhout, CFP®

09h15- 10h15

Topic: Purposeful living

Speaker: Hanli Prinsloo

10h15 - 10h30

Exhibition Hall Networking and Refreshment Break

10h30 - 11h00

Financial Planner of the Year presentation

11h00 - 12h00

Topic: Decode communication styles, mindset, and conflicts

Speaker: Brian Parsley

12h00 - 13h00

Exhibition Hall Networking and Lunch Break

13h00 – 13h30

Topic: Sponsor Presentation

Speaker: Graham Easton

13h30 – 14h15

Topic: Crypto in your Portfolio

Speaker: Jason Carpenter

14h15 – 14h45

Topic: Your Journey

Panellists: Rudolph Geldenhuys, CFP®, Nonhlanhla Nxele, CFP®,
Jodrey Rossouw, CFP®

Moderator: Nici Macdonald, CFP®

15h00 - 15h15

Exhibition Hall Networking and Refreshment Break

15h00 - 15h45

Topic: Intergenerational transfer of wealth

Panellists: Gerrit Schmidt III, Ajanta Mayku, CFP®, Mzwandile Mtshali,
Prof Elmarie Venter

Moderator: Navin Rampersad, CFP®

15h00 - 15h45

Topic: Her incredible survival story

Speaker: Allison Botha

16h45 - 16h50

Vote of thanks and Close

F S is not a dirty word.

Let's start talking about it, Certified Financial Planners®

Finances. It's not easy to talk about because, well, nobody ever does. It feels awkward and brings up uncomfortable emotions, particularly around those close to us. But not talking about it doesn't make it easier. Instead, it can lead to poor financial decisions and a whole lot of stress. It's time for honest conversations. Because the more we talk about money, the more knowledgeable and comfortable we become, and that puts us on a path to building financial confidence.

By encouraging open communication, Sanlam wants to empower South Africans with the financial know-how to make good choices and feel confident about their financial futures.

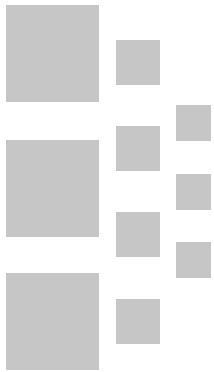
So, talk to us today and let us assist you in helping your clients build financial confidence.



Live with confidence

Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit

Sanlam Life is a Licensed Life Insurer, Financial Services and Registered Credit Provider (NCRCP43)



Are you practising in the fiduciary field?

Many Certified Financial Planners either practise directly in the fiduciary field or use the services of a fiduciary professional to assist with aspects of their estate planning work for their clients.

- If you are practising, you would be well advised to become a member of the Fiduciary Institute of Southern Africa (FISA), and then to work towards obtaining the designation of Fiduciary Practitioner of South Africa (FPSA[®]) which is fast becoming the yardstick in the fiduciary industry.
- If you use the services of a fiduciary professional, then make sure he/she is a FISA member, preferably an FPSA[®].

Think about it – can you afford not to be a member of FISA?

WHY?

FISA is the only professional body focusing solely on fiduciary practitioners in Southern Africa. FISA is a non-profit organisation with individual fiduciary practitioner members. It sets high minimum standards for the profession and provides consumer education on fiduciary matters.

FISA aims to promote fiduciary practice as a profession. Anybody dealing regularly with estate planning, wills, deceased estates, trusts, and beneficiary funds should be a FISA member. Our members are subject to the FISA Code of Ethics.

FISA helps to smooth processes for members and the public, through its good working relationship with the Master's Office and the SARS.

THE ANNUAL FISA CONFERENCE

The FISA Conference, now in its 14th year, is an annual prestige event which is usually accredited by the FPI for CPD purposes. It will be on 11 September 2024 at the Sandton Convention Centre.

Visit our website to REGISTER NOW!



fisa.net.za