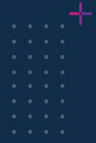


Back to The Future



The Financial Planning Institute of Southern Africa **2023 Professional's Convention**



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**Providing cover
for 20 years.**

Twenty years = more than **1 000 000** lives covered **+** an excess of **R46 billion** claims paid!

Over 20 years, Lifestyle Protector has assisted in delivering on our promise of putting clients at the heart of what we do, especially during their greatest times of need. A lot has changed over the past two decades and this is the perfect moment to reconnect with our purpose - to help protect the lives and lifestyles created. For over 20 years, Lifestyle Protector has created cover for more than 1 million clients. Our purpose is to help improve people's lives by creating certainty and providing relief during their most difficult moments, while improving their realities - positive change begins with small actions and show the humanity of our brand. We're excited to see what the next 20 years brings!

Providing cover for 20 years

Over 20 years we created cover for more than **1 000 000** clients

Presently, we are covering more than **400 000** families

Policies consisting of **3.5 million** different benefits have covered our clients unique needs

Our clients have entrusted us with sum assured amounts of **R1.5 trillion**



Life Cover of more than **R942 billion**



Critical Illness cover of more than **R182 billion**



Income protection of more than **R346 billion**

Our promises kept for 20 Years

Claims paid over the 20 years in excess of **R46 billion** to clients

EduCator has covered **3100** children providing them with access to education, they may not have had

More than **R96 million** paid in tuition and supplementary allowances

ADDLIB has paid out **R840 million** in cash back since it was launched

Over the 20 years we paid more than **R8.8 million** every working day to our clients

Changing lives of **43 000** families



More than **R33.2 billion** in Life Cover paid to 20 000 surviving families



More than **R71 billion** paid to 14 000 clients following diagnosis of a critical illness

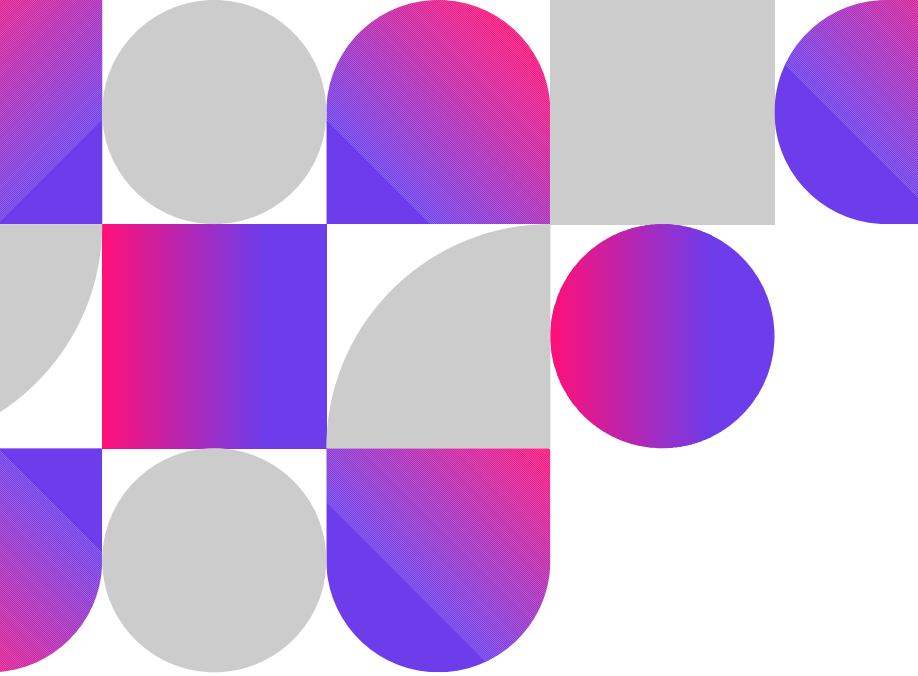


More than **R5.6 billion** paid to 9 000 clients who lost all or part of their income

Disclaimer: Numbers are estimated based on data available
Source: All data is aggregated Liberty Lifestyle Protector claims information - Liberty Claims Stats 2022.

Disclaimer: The information contained in this document is a summary of the Lifestyle Protector claims statistics and does not constitute advice by Liberty. In formulating this information, Liberty has taken due care to ensure that the information provided is accurate. However, while every care has been taken to ensure that the information provided is correct, no representation, warranty or undertaking (expressed or implied) is given and no responsibility or liability is accepted by Liberty where the information provided is inaccurate or incomplete. Any legal, technical, or product information contained in this document is subject to change from time to time. If there are any discrepancies between this document and the contractual terms and conditions the latter will prevail. Any recommendations made by an adviser or broker must take into consideration the client's specific needs and unique circumstances.

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Lelané Bezuidenhout, CEO
at Financial Planning Institute

Welcome to the 2023 FPI Professional's Convention

As we gather here over the next two days, we extend our heartfelt appreciation to you for joining us at the 34th FPI Professional's Convention. This year, we embark on a journey - "BACK TO THE FUTURE."

The financial planning profession has undergone a remarkable transformation, accelerated by the challenges posed by the pandemic. It forced us to embrace technology and reaffirm the essence of our humanity in an unprecedented manner. Over the next two days, our focus revolves around three pivotal pillars: People, Technology, and Practices, all while maintaining unwavering positivity in the face of South Africa's ever-changing landscape. Our distinguished lineup of over 30 speakers will guide us through more than 20 captivating topics, ensuring that your experience is nothing short of remarkable.

High-level summary of Day 1:

Day one of the conference will feature keynote speaker Vusi Thembekwayo, an expert in finance and leadership, discussing "Leading at the Edge of Chaos" in a world of volatility and change.

After a tea break, participants can choose from three sessions:

- **Practice:** Explore how technology is shaping regulatory compliance with leading FPtech providers.
- **People:** Dive into discussions on remuneration models in the retail distribution landscape with industry experts.
- **Technology:** Learn about the latest advancements in AI and Financial Planning technology from futurists.

The day continues with insights from Dante de Gori, CEO of the Financial Planning Standards Board, and discussions on global financial planning standards. In the afternoon, Dr. Charles Chaffin discusses the psychology of financial planning. Panos Leledakis concludes the day by exploring how technology and AI are transforming financial planning. The day ends with a powerful message from Mapalo Makhu.

High-level summary of Day 2:

Day two kicks off with the dynamic Mandy Wiener, a seasoned journalist and broadcaster. She will unveil her unique perspective on current affairs and the resilient individuals who have stood against the tide. This session is sure NOT to be missed! Continuing with our theme, we'll explore the ever-evolving landscape of cybersecurity. Join us in unravelling the cyber threats, guided by Robyn Clay from Linktank and her panel of experts.

Of course, no FPI Professionals Convention is complete without an update from our Regulator. Ms. Farzana Badat, Deputy Commissioner and a member of the exco committee at the FSCA, will provide the latest insights from the regulatory world. Following the FSCA's session, the Financial Planner of the Year for 2023, will share their inspirational message with us.

In today's digital age, the power of social media cannot be underestimated. Emma Sadleir will take us "back to the future" with cutting-edge social media strategies to not just survive but thrive in this era. And, as we explore the world of financial planning, let's not forget those who look after the financial planner. Joep Loots, a Health and Fitness Coach, will emphasise the vital importance of self-care.

Finally, our grand finale keynote speaker for the 2023 FPI Professionals Convention is Brent Lindeque, The Good Things Guy. He invites us to see the alternative narrative amidst our challenges and embrace the power of good news. We are all witnesses to the good things happening around us, and together, we can shape a brighter future for South Africa.

Thank you for being part of the change-makers shaping South Africa's future and for joining us at this year's FPI Professional's Convention.



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FOR 35+ YEARS**



FINANCIAL PLANNING INSTITUTE

2023 Professional's Convention Programme

November

14th

Day 1

Tuesday

Time	Topic/Speaker		
07h00 - 09h00	Online registration / Arrival at venue		
09h00 - 09h15	Welcome and opening Speaker: Chairperson of the FPI – Kirsty Scully, CFP®		
09h15 – 10h00	Topic:	Leading at the Edge of Chaos	
	Speaker:	Vusi Thembekwayo	
10h00 – 10h15	Tea Break		
10h20 – 11h05	Practice	People	Technology

ROOM

Breakaway 1

Main Plenary

Breakaway 2

TOPIC

Technology innovation designed to absorb the regulatory burden in your practice

Remuneration models

Technology and the use of automation/ Open AI

PANEL

atWORK
Elite Wealth
Avalon

Thomas Brukman, CFP®
Johan Minnie, CFP®
Billy Seyffert, CFP®

Panos Leledakis, CFP®
Charlotte Kemp

MODERATOR

Anton Swanepoel, CFP®

Lelane Bezuidenhout, CFP®

Francois du Toit, CFP®

11h10 – 11h30

Topic: Key Takeaways from Breakaway Sessions

Speakers: Anton Swanepoel, CFP®
Lelane Bezuidenhout, CFP®
Charlotte Kemp

Moderator: Francois du Toit, CFP®

11h30 – 12h00

Topic: Future of Financial Planning

Speaker: Dante De Gori, CFP® (CEO - FPSB Board)

12h00 – 13h00**Lunch Break****13h05 - 13h45****Knowing****Being****Doing****ROOM****Breakaway 1****Breakaway 2**

Main Plenary

TOPIC

The evolution of financial planning and how changes will affect you. A discussion on changes to curriculums and the FPI assessment process

Standards and Ethical Conduct

Practice Standards

SPEAKERS

Nici Macdonald, CFP®
Louis van der Merwe, CFP®
Henda Kleingeld, CFP®
Palesa Dube, CFP®

Renate Jute, CFP®
Dr Janette Minnaar
(Founding Director-
ProEthics (Pty) Ltd)

Dr Charles Chaffin,
Dante De Gori, CFP®
Lelane Bezuidenhout, CFP®

13h50 – 14h35

Topic: Psychology of Financial Planning

Speaker: Dr. Charles Chaffin

14h35 – 14h50**Tea Break****14h50 – 15h50**

Topic: The new Phygital Advisor : Welcome to the experiential era

Speaker: Panos Leledakis, CFP® (Founder & CEO – IFA Academy)

15h50 - 16h35

Topic: You're not Broke, You're Pre-Rich

Speaker: Mapalo Makhu

16h35 – 16h40**Close and Vote of Thanks**



FINANCIAL PLANNING INSTITUTE

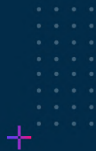
2023 Professional's Convention Programme

November

15th

Day 2

Wednesday



Time	Topic/Speaker	
07h00 - 09h00	Online registration / Arrival at venue	
09h00 - 09h15	Opening and FPI Update Speaker: FPI CEO – Lelané Bezuidenhout, CFP®	
09h15 – 10h15	Topic: The Fight for South Africa Speaker: Mandy Wiener (Journalist and Author)	
10h15 – 10h30	Tea Break	
10h35 – 11h20		
ROOM	Main Plenary	Breakaway 1
TOPIC	Can South Africa make the great shift? Why financial planning needs to go holistic	Cyber Security
SPEAKERS	Anne Cabot-Alletzhauser Kobus Kleyn, CFP® Gareth Collië, CFP® Jackie Palframan, CFP®	Robyn Clay Zamani Ngidi Hannah Myburgh, CFP® Kieran Frost Matthew McKellar

11h25 – 11h55

Topic: Financial Services Conduct Authority Regulatory Update
Speaker: Farzana Badat (Deputy Commissioner – FSCA)

11h55 – 12h10

Topic: 2023 Financial Planner of the Year

12h10 – 13h10

Lunch Break

13h10 – 13h40

Topic: Liberty Sponsored Session
Speaker : Bongani Khulu

13h40 – 14h40

Topic: Back to the Future and social media
Speaker: Emma Sadleir (Social Media Law Expert)

14h40 – 14h55

Tea Break

14h55 – 15h25

Topic: Holistic health for a Financial Planner
Speaker: Joep Loots (Coach – Total Body Balance)

15h25 – 16h25

Topic: The Good Things Guys
Speaker: Brent Lindeque

16h25 – 16h30

Close and Vote of Thanks





Speaker Profiles





Kirsty Scully, CFP®

Kirsty Scully, CFP® is the Chairperson-Elect of the Financial Planning Institute of Southern Africa, 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.

Not only is she a public speaker on international radio and TV broadcasts, but she is also an aspiring author of her book Financial Planning Conversations. She was awarded the Financial Planning Institute's Media Award for her immense contribution to financial planning through the media. Her achievements in the profession were also recognised when she was a finalist in the Businesswomen's Association of South Africa, Regional Business Achiever Awards.

As if Kirsty's life isn't busy enough, she still makes time to ensure a balanced and healthy lifestyle. Keeping strictly to professional 8am to 5pm hours, she rises early in the morning either to walk or run around her suburb or spends time keeping fit with figure-skating at the ice-rink. She is incredibly involved at her church leading a group called Women of Influence.

As hobbies, she loves interior decorating and craft painting. Travel is Kirsty's passion and she loves cruising which, through careful saving is paid for by the time the holiday rolls around..... now that is leading by example!

Vusi Thembekwayo, Chair: Investment Committee at Impact Investment Fund Managers

Vusi Thembekwayo is a Global Business Speaker, private equity Managing Partner at Watermark Afrika, CEO of pan-African impact investment firm MyGrowthFund Venture Capital & convener of leading research boutique IC Knowledge Bureau

Ranked number 1 in public speaking at the age of 17, Vusi went on to receive third place in the world at the English-Speaking Union International Competition. He delivered his first professional talk in 2002 and over the past 15 years he has been gracing the global stage with his humour, charisma and thought-provoking content.

His debut book, the Magna Carta of Exponential was launched in Barcelona, Spain in 2017. It sold 6,000 copies on the day of launch. His follow-up book, Vusi - lessons from a Black Dragons is a multi-award best-seller available on audible & Kindle.

Vusi Thembekwayo is making waves internationally as a thought-provoking young business leader from the continent with many ideas on solving economic issues in Africa. His mission is to change the African narrative by challenging the mindset and approach towards achieving economic freedom.

Vusi has been the catalyst for change in businesses across the globe through expertise in strategy, leadership, and sales. New York, London, Paris, Lagos, Jersey, Guernsey, Rio de Janeiro, Dar es Salaam, Sao Paulo, Buenos Aires, Colombo, Nairobi, Kampala, San Francisco, and another 21 global cities have all experienced Vusi.



Anton Swanepoel, CFP®

Anton Swanepoel CFP® is a practice management and compliance specialist with more than 33 years of experience in the financial services industry. He is a former FPI Financial Planner of the year finalist, and he serves on a number of industry committees that aim to professionalise the financial planning industry.

He is a former Chairperson of the Financial Intermediaries Association (FIA) Financial Planning Committee and a former Board member of the FIA. He also served on the Expert Panel that guided National Treasury on the Conduct of Financial Institutions Bill.

Anton holds a Master's Degree in Mercantile Law and a Post Graduate Diploma in Financial Planning from the University of the Free State. He is the author and co-author of more than twenty books and industry manuals on leadership, ethics, trust, business management, financial planning, investment planning, and compliance. He is an accredited trainer on these topics and a regular speaker at financial planning seminars and conventions.

In 2017 Anton received the Harry Brews' Chairman's Award from the Financial Planning Institute of Southern Africa for his life-long, significant contributions to the financial planning profession in the areas of service to society, academia, training, government, and the media.



Trevor Stacey, Group Executive: Business Development, atWORK

Trevor is a fintech visionary who's responsible for atWORK's partnerships with corporates and other fintech partners. Trevor was born in Malta and educated in England.

After working in several countries he moved to South Africa, and he hasn't looked back. Following stints at international companies in the financial technology field, Trevor joined atWORK as a partner, helping our founder Pierre Dippenaar and his brother Cas to build the brand virtually from scratch.

Now almost twenty years later, atWORK is the financial planning software of choice for over 5000 financial advisers in South Africa and beyond. Trevor's played a vital role in getting corporate South Africa to adopt our homegrown software solution in their businesses.

He's also ensured that our system remains at the cutting edge of international technology standards and he leads atWORK's response to local legislation, helping our users to easily manage their business risks.

Rassie Du Preez, CFP®

Rassie studied B.Com (Accounting) at the University of Pretoria and is a CERTIFIED FINANCIAL PLANNER®.

He started his career as an Accounting teacher and then joined Citadel Investment Services as a Para-Planner.

He later became a senior business analyst involved in the design and development of their Wealth Management software solution.

After ten years at Citadel, Rassie joined RMB Private Bank as the head of Wealth Management software solutions for the First Rand Wealth Segment. Rassie joined Elite Wealth as Managing Director in 2010.



Kobus Barnard

Kobus Barnard co-founded Allegiance Consulting (Pty) Ltd in 1999 and although the Allegiance journey started out as an expert legal consulting firm specialising in financial engineering in the financial services industry, the company has since transformed into a thriving Fintech enterprise.

From humble beginning, he has consulted in the trenches with financial advisors and their clients, and sometimes with the client's attorneys and their auditors, in the area of company structuring, wealth structures, fiduciary services and expert financial planning and investments.

Under Kobus's visionary leadership, the Allegiance team democratised complex financial planning and scaled it with systems. He assembled a respected and leading team of financial engineers and quants, all of them highly qualified in their respective fields of mathematics, and of legal, tax and financial planning, many holding master's degrees in their respective fields.

Kobus is a dreamer, and it is palpable in every facet of his work. He is deeply passionate about harnessing the power of systems in financial planning. He is obsessed with Artificial Intelligence. He oversees the design and development of the Avalon platform, a FNA Suite adopted by more than 7500 users across five enterprise integrations.

Kobus is living his ikigai – He does that by empowering advisors to help their clients discover, achieve and live remarkable lives. His infectious enthusiasm is coupled with a hearty laugh that inspires those around, uniting them in the adventure of lifestyle financial planning.



Thomas Brukman, CFP®

I am a Director of Chartered Wealth Solutions and head up our Western Cape office. Being a practicing Certified Financial Planner® for the past 7 years, has enabled me to fulfil a large part of my purpose: helping people navigate through the challenges that life inevitably throws in their way.

I am passionate about the industry I work in and genuinely believe we have a huge role to play in transforming South Africa into the society we all aspire to.

Johan Minnie, CFP®

My life's mission is to help people understand the importance of financial planning. I hope this will help them financially prepare for life's difficult situations.

In 1997, I joined Liberty Group as a legal adviser after graduating with a Corporate Finance Honours degree from the University of the Free State. Since then, I have led regional teams and have headed up various divisions, including the Broker Division, Sales and Distribution, Emerging Consumer Market Sales, and Direct Financial Services. In that time, I have garnered extensive knowledge in business strategy and execution, as well as marketing and sales management. Today, I am the Group Sales Director at Liberty Group.

I lead a team of professionals that are dedicated to helping millions of South Africans secure financial freedom for themselves and their loved ones. The team, consisting of Financial Advisers, Brokers and internal staff, provides clients with professional guidance as they make those important financial decisions.

I drive the adviser and client experience at Liberty Group, which includes identifying and implementing better tools, systems and processes to help Advisers find solutions to their clients' needs.

Our industry is dynamic and many things have changed in all the years I have been at Liberty Group. This is why I continuously try to reinvent myself, especially as we enter the Fourth Industrial Revolution. Our industry needs to understand the virtue of artificial intelligence, machine learning and big data.

In everything I do, I remember to be grateful and to stay hungry. At the heart of it, I'm a regular guy trying to make a difference in the lives of other regular people.



Billy Seyffert, CFP®

Billy is an admitted attorney. He attained Post Graduate and Advanced Post Graduate Diplomas in Financial Planning and is a Certified Financial Planner.

He is an approved compliance officer and Compliance Institute member. He has been involved in many areas of the financial services industry since 2000 and has been directly involved with compliance management since 2004.

Billy joined Moonstone Compliance in 2011 as the Chief Operating Officer. Being at the head of a compliance operation which is responsible for almost 12 000 intermediaries, Billy is well versed in the challenges faced by financial institutions and financial services providers in the ever-changing regulatory landscape.





Lelane Bezuidenhout, CFP®

Lelané 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.

Today after a journey of a little over 20 years, Lelané is the current CEO of the FPI where she continues to impact positively on the lives of all, as best she can, in serving the FPI's vision of *"Professional financial planning and advice for all"*. She believes we have a great profession that is yet to achieve its fullest potential!

She obtained both her Postgraduate Diploma in Financial Planning and Postgraduate Diploma in Investment Planning from University of the Free State. She furthermore completed a Compliance Management course at the University of Cape Town. She believes in lifelong learning as we can never know all there is to know!

Francois Du Toit, CFP®

Francois has worked in financial services since 1994 and founded PROpulsion Learning and Technology in 2015. The business is focused on helping financial

planning professionals grow and thrive through providing quality learning and consulting services. In 2020, Francois received the "It starts with me" award from the Financial Planning Institute of Southern Africa in recognition of his contribution to the profession. Francois is the creator and host of "PROpulsion LIVE", a live video show on YouTube where he shares and inspires financial planning professionals.

He regularly interviews local and international guests. With 198 episodes and counting, the show has been referred to as the "Encyclopaedia for Financial Planning businesses". He regularly speaks at conferences, both locally and internationally, and is often asked to moderate panels or to host events.

Francois has articles published in FA News, Money Marketing, Blue Chip Digital and on his blog and LinkedIn profile. Francois holds a Bachelor of Commerce in Risk Management and a Post-Graduate Diploma in Financial Planning. He is a CERTIFIED FINANCIAL PLANNER® Professional.



Charlotte Kemp

Charlotte Kemp is the Futures Alchemist, a futurist keynote speaker who works with organisations to co-create preferred futures. Charlotte is a Past President of the Professional Speakers Association of Southern Africa (PSASA), President of the Global Speakers Federation (GSF) and maintains membership of the Association of Professional Futurists (APF).

Her early career was in financial services and she worked for a large national bank, international insurance company, boutique financial advisor and an innovative technology company who designed new platforms for maintaining many of the financial products that are common place in South Africa today.

Charlotte is the author of a number of books, including 'Futures Alchemist' and 'How to be the Conscious Futurist the World Needs Now'. Charlotte is also Chief Relationship Officer for Voices Into Africa, an events company seeking to raise the profile of speakers, events and collaborations across Africa.

As a science fiction fan, Charlotte has been considering the use, reaction to and concerns about technology, automation, robotics and AI for decades and is delighted to explore them in this conversation.



Panos Leledakis, CFP®

Panos has a vast 24 years' experience in the field since 1999 as a top awarded insurance consultant and a TOT MDRT member. A pioneer in the insurance industry, an insurance futurist, he is an expert in the topic of millennials & Gen z, digital transformation, internet marketing strategy, virtual reality, artificial intelligence and new cutting edge technologies in the insurance industry.

Inventor of two innovative software for insurance need analysis, by implementing the science of risk management, artificial intelligence and extensive neuroscience research on risk perception and decision making. The software received 11 global innovation awards from organisations like the MIT university.

In 2020, he was honored with the esteemed global award for "Top 25 InsurTech CEOs of 2020." Additionally, he held the position of President at the Panhellenic Association of Insurance Consultants from 2015 to 2019. Panos is recognized as an accomplished international public speaker, having presented in over 35 countries, known for his motivational and impassioned style of communication. Although originally from Greece, he relocated to New York three years ago.

**Dante De Gori,
CFP® BCom, DipFP,
GradCert P&P, MAICD
Head of Stakeholder Engagement
Financial Planning Standards
Board Ltd.**

Dante De Gori, CFP, is an experienced senior executive, a financial services professional, global financial planning advocate, government relations and policy expert. Prior to joining the Financial Planning Standards Board Ltd. (FPSB), De Gori served as the chief executive officer of the Financial Planning Association of Australia Ltd. (FPA Australia) – the sixth largest Affiliate within the FPSB Network. A proud CFP professional, De Gori is passionate about advancing the profession of financial planning and supporting CFP professionals around the globe. He has served on several FPSB committees and working groups, including as chair of the Council and chair of the Chief Executives Committee (CEC) from 2018 to 2021. De Gori was recently awarded the Association Influencer of the year 2022¹ by the Australasian Society of Association Executives (AuSAE).

Prior to being CEO at FPA Australia, De Gori spent six years as General Manager, Policy and Government Relations at the organization. During this time, he led the development of the financial planning profession's regulatory and advocacy strategy and represented the profession of financial planning and the broader financial services industry.

De Gori has over 20 years of experience within the financial planning profession. Prior to joining FPA Australia, he worked in various senior roles within financial planning and compliance with several organizations such as ClearView Financial Management, Zurich Financial Services, Asteron Life and Suncorp Bank. De Gori also served as Director of the Future2Foundation, the charity foundation of the financial planning profession in Australia, from 2016 to 2021. De Gori is a proud husband and father who dedicates his life to the four F's: family, food, football and financial planning.

De Gori holds a Bachelor of Commerce (finance and marketing), a graduate certificate in politics and policy, a diploma in financial planning, has completed the Australian Institute of Company Directors Course (2021), and is currently completing a Master of Laws at the Australian National University.



Nici Macdonald, CFP®

Nici Macdonald holds the position of HOD: Certification at the Financial Planning Institute. Nici has a strong legal background and is passionate about the future of financial planning and financial advice in South Africa.

Nici has extensive experience in practice management within a financial services provider, specifically, the operational support needed and procedures underpinning the financial planning advice process. She has acted in the capacities of wealth advisor and fiduciary advisor for many years before taking up the position at FPI. Academically, Nici was involved with the University of the Free State in drafting material, setting examinations, and lecturing for the Advanced Diploma in Estate and Trust administration.

Nici holds an LL.M (Private Law) which was awarded Cum Laude, as well as an Advanced Postgraduate Diploma in Financial Planning from the UFS. In 2009 Nici received the award as best student for the Practical Case Study and in 2012 the award for the best student in Estate Planning from the University of the Free State. She holds the CFP® designation as well as the FPSA® designation from the Fiduciary Institute of Southern Africa.



**Dr Janette Minaar, Founding
Director of ProEthics (Pty) Ltd**

Janette started her professional career in 1991, at the Bank Supervision Department of SARB and was admitted as an advocate of the South African High Court in 1991. She lectured in Criminal Law at the University of Venda from 1994 to 1996 and continued her academic career at the University of Pretoria. Upon completion of her doctoral degree in 1998, she decided to pursue a consulting career in the private sector.

After co-managing and being a director of a private company until mid-2007, Janette joined the Ethics Institute of South Africa as a part-time contractor. In August 2014, she founded ProEthics, a new venture positioned to promote professional ethics and responsible governance practices in the private and public sectors.

Janette has been lecturing to post-graduate students at the University of Pretoria since 2010. She was a member of the Institute of Directors and served as a business integrity mentor on behalf of BUSA. Janette is a sessional lecturer and teaches short programmes on ethics, governance and corruption at the University of Pretoria's Enterprises@UP, the University of the Witwatersrand's Business Leadership Development Centre, the University of Stellenbosch Business School and Henley Business School.

She performs ethics investigations for large corporates and develops and presents in-house training programmes on corporate governance, with particular reference to the King IV report, the duties of directors, ethics management, prevention of corporate fraud, and compliance and risk management.

She does research and develops training manuals and e-learning programmes for clients in both the private and the public sector. Janette's courses in corporate governance, anti-corruption and ethics have been accredited for CPD by the Institute of Compliance in Southern Africa.

Renate Jute, CFP®

Renate Jute has been actively involved in the Financial Services Industry for over 20 years and entered the specialised fields of Trust Administration and Accounting in 2001.

In 2017 she founded Noble Prosperity where her focus is on trusts, estates, the education of financial planners & accountants and the prosperity of business owners.

She has a podcast called Business Brainwaves, hosts online Masterclasses to educate and empower the participants and writes a blog which keeps her readers up to date with trust and estate matters as well as fundamental business skills.

Renate is a CERTIFIED FINANCIAL PLANNER®, FPSA® and Tax Practitioner. Currently A Non-Executive Director of FPI (Financial Planning Institute of South Africa), she is also a member of SAIT (South African Institute of Tax), FISA (Fiduciary Institute of Southern Africa), and FPI (Financial Planning Institute of South Africa), and registered with COMENSA (Coaching and Mentoring Southern Africa).



Dr. Charles Chaffin

Dr. Charles Chaffin's work encompasses a broad range of fields, from educational and cognitive psychology to financial planning. He has served as the author or lead editor of 7 different books within financial planning and cognitive psychology, helping practitioners become more client-centered and helping individuals and companies address distraction in the workplace.

Dr. Charles Chaffin consults with a number of organizations on ways they can develop and adapt their learning strategies to meet both their organizational goals as well as serve a broad range of learners. Dr. Chaffin recently released three books including Numb, which focuses on all of the pushes and pulls on our attention, as well as the byproducts of life in the Information Age, ranging from confirmation bias and tribalism to choice overload and compassion fatigue.

Numb is designed to help readers use information, and the technology that goes along with it, as a tool for better productivity, deeper relationships, and authentic experiences...as opposed to a destination. For over a decade, Dr. Chaffin has worked with financial planning practitioners and researchers within to develop and present new research that has direct impact on the practice of financial planning. He served as co-Academic Director of the Client Psychology program at The Wharton School as well as Program Lead of the Financial Planning Teaching Seminar at Columbia University. He consults with financial service firms and is a regular keynote speaker at a variety of conferences. He led research and education activities at CFP Board for 12 years. He is also the H.L. Hilton Endowed Chair at Iowa State University.





Mapalo Makhu

She is a Published Author, an award-winning Personal Finance expert, Speaker, Personal Finance Columnist and the Founder of Woman & Finance. She holds a BCom Finance Degree and a Post-Grad in Financial Planning. She has over 7 years' experience in the financial services industry. Her passion is in helping her audience gain clarity and confidence around their personal finances. Her work has been featured in notable publications including True Love, City Press, and Mail & Guardian to name a few.

Accolades:

- Won Woman of the Year in Education 2018 by Woman of Stature Awarded Top 40 Women Financial Blogs 2018 alongside international personal finance blogs by Feed spot Today!
- Columnist for City Press My Money, My Lifestyle Podcast with Maya Fisher-French
- *Best-Selling Author of the personal finance book 'You're Not Broke, You're Pre-Rich' published by Penguin Random House

Mandy Wiener

Mandy Wiener is one of the country's best known and most credible journalists and authors. She currently hosts the Midday Report on 702 and Cape Talk and writes a weekly column for EWN.

Mandy worked as a multi award-winning reporter with Eyewitness News from 2004 until 2014. She specialises in investigative reporting and legal matters, having extensively covered both the corruption trial of former national police commissioner Jackie Selebi and the Brett Kebble murder trial. She has also earned a reputation for her work exposing South Africa's 'Underworld'.

She has won a number of National and Regional 'Journalist of the Year' awards, has been 'The CNN African Radio Journalist of the Year' and has received several commendations in the Webber Wentzel 'Legal Journalist of the Year' awards.

On the writing front, Mandy was short-listed in the 'Alan Paton Sunday Times Literary Awards' for her book, 'Killing Kebble' which sold in excess of 100 000 copies. Her latest book The Whistleblowers advocates for a societal revolution in how we treat and protect those who speak truth to power in South Africa. She is mother to Sam and Ruby, and has an untreatable obsession with sushi.



Kobus Kleyn, CFP®

"Kobus Kleyn is a distinguished professional, holding three esteemed designations as a Certified Financial Planner, Tax Practitioner, and Fiduciary Practitioner. He has authored four books, co-authored three, and published over 200 articles. His expertise has earned him memberships in multiple professional associations and many awards. These include lifetime achievement accolades from the FPI (Harry Brews Award), The Million Dollar Round Table (Top of the Table Life Membership), Liberty Group (Life Membership), and the prestigious MDRT Presidential Leadership Awards.

Kobus's commitment to his Profession is evident in his active involvement in volunteer committees with the FPI, FIA, and MDRT. Recognised as a thought leader in Financial Planning, Fintech, and Branding, he is a patriotic South African, deeply attached to his country and its flag. Beyond his professional sphere, he demonstrates a solid commitment to philanthropy as a Diamond MDRT Foundation Knight. As an acclaimed international speaker, Kobus inspires and significantly contributes to his Profession.



Louis van der Merwe, CFP®

Louis van der Merwe is the co-founder and director of WealthUp (Pty) Ltd, an FPI Approved Professional Practice, situated in Durbanville, Cape Town. He was also a finalist in the 2018 Financial Planner of the Year competition.

He completed his B.Comm degree at the University of Stellenbosch as well as the Post Graduate Diploma in Financial Planning (Stellenbosch University) (cum laude). Further to this, he finished his Advanced Post Graduate Diploma in Financial Planning at the University of Free State, specialising in investment management, and has spent the last 10 years providing advice to individuals and companies.

Louis has a passion for technology and entrepreneurship and enjoys spending time trail running in and around Cape Town.

Jackie Palframan PhD CFP®

Dr. Jackie Palframan works as a practising Certified Financial Planner® professional as well as in academia where she teaches and leads the PG Diploma in Financial Planning at Nelson Mandela University in Gqeberha.

Her research focuses on the financial planning industry particularly from the perspective of a human first, digitally assisted holistic approach. As a financial planner herself she is interested in the relationship that a financial planner's human side (social capital, psychological capital and entrepreneurial capital) plays in creating value in their financial planning businesses.

She consults across a range of different entities from individuals to businesses and has served as a trustee to a large private retirement fund where she has chaired their investment committee.

Dr Palframan also co-authors the industry textbook, The Fundamentals of Financial Planning which is now in its 10th edition. She is a regular speaker at conferences and seminars and also contributes to industry and academic media.

She has been involved in many roles at the FPI over the past 15 years from serving on the Board, leading the local committee in her region to serving on the FPI education forum locally and internationally.



Gareth Collier

Gareth Collier is a director at Crue Invest (Pty) Ltd, one of only 14 companies that hold the FPI Approved Professional Practice™ designation. Gareth holds a B.Comm degree, an Advanced Diploma in Investment Planning, and is a Certified Financial Planner®. With a passion for empowering individuals to achieve their financial goals, Gareth has a solid track record in helping clients navigate complex financial landscapes. His proficiency in financial planning, wealth management, and investment advisory services has guided numerous clients towards securing their financial futures.



Anne Cabbot

Anne is Practice Director and Co-Founder of the Responsible Finance Initiative at the Gordon Institute of Business Sciences. It's a role that perfectly combines her professional skills: 40 years in asset management and finance - with her academic training and passion: Developmental Anthropology. The question she has been grappling with for the past 10 years is "How can we rethink finance and the financial services industry to create more meaningful outcomes for developing economies?"

Before co-founding the RFI, Anne headed up the Alexander Forbes Research Institute - an initiative that looks at the full spectrum of savings, investment and wellness issues that confront South Africans in particular and Africans in general. This research can be accessed through <https://research.alexanderforbes.com/>

Anne also spent 32 years managing pension fund assets in North America, Japan, the UK, Europe and South Africa. In 1992, she moved to South Africa and pioneered the development of the multi-manager management approach of pension fund management that has become the hallmark of that industry today.

In South Africa, Anne founded the publication Collective Insight. This provides a forum for practitioners and academics to debate how financial services can address the broader social, environmental and governance issues of South Africa.

Matthew McKellar: Technical Sales Consultant at BUI

Matthew McKellar is a skilled Technical Sales Consultant who has been with BUI for the past 9 years. He has a talent for creating long-term partnerships with his SMB client base, always looking for the best way for clients to get all the benefits from their investments into Microsoft 365 and aligning their needs to the correct licenses and services. He has a deep knowledge of the Microsoft product portfolio, especially in the areas of security, collaboration, and productivity.

He is also proficient in Microsoft Azure, having completed several certifications and trainings on the cloud platform. He has consistently exceeded his sales targets and received positive feedback from his customers. He has also been recognized by Microsoft as one of the top performers in the SMB segment, winning several awards and incentives. He has also been invited to speak at various events and webinars, sharing his insights and best practices on Microsoft 365 and Azure, and always with a strong emphasis on security and compliance.



Palesa Dube, CFP®

Palesa is a Co-Founder and Wealth Manager at Wealth Creed, a Private Wealth Management firm passionate about helping individuals achieve their highest financial and legacy aspirations. She has more than 18 years of industry experience having worked in the Private Wealth Management and Private Banking sector, where she advises professionals, retirees, high net worth individuals as well as corporate clients. Palesa's expertise are in investment and retirement planning, estate and legacy planning, managing risk as well as business succession planning.

She holds a firm belief that sound financial planning and wealth management services should not be the preserve of a few, but rather if made a mainstream practice and easily accessible to the broader base of society, that it is the single intervention that can drive an improvement in decreasing the wealth gap in South Africa.

She holds a BCom Investment Management degree from the University of Johannesburg as well as a Post Graduate Diploma in Financial Planning from the University of the Free State.

Palesa is a CERTIFIED FINANCIAL PLANNER® as well as a member of the Financial Planning Institute of Southern Africa (FPI). More recently and making it the highlight of her career, Palesa received the prestigious award naming her The FPI Financial Planner of the Year for 2022.



Zamani Ngidi

Zamani Ngidi is the Senior Client Manager for Cyber Solutions for Aon South Africa and the Deputy Leader for the TMT Industry in EMEA. He is responsible for cyber solutions operations in South Africa and supporting Aon's TMT commercial proposition across EMEA.

He received his MSc in Fraud and Risk Management from The University of Salford, he is an Associate of the Institute of Risk Management South Africa, an Associate of the Insurance Institute of South Africa and a qualified ISO/IEC 27001 Information Security Lead Auditor.

He has operated in various industry sectors delivering solutions which assist clients with corporate governance, mergers & acquisitions, enterprise risk management and cybersecurity.

Robyn Clay

Robyn is a Director at Linktank and is responsible for taking the lead in building and managing all the business's strategic relationships with clients, employees, independent contractors, IT product providers to financial services companies and the media. It is her role, to develop long-term relationships based on mutual trust, shared vision and co-creation growth opportunities.

She has 25 years of financial services industry experience, beginning her career at Chase Manhattan, where she worked her way through different parts of the bank's London business. Then she returned to South Africa and joined Greenwich Asset Management before becoming a relationship manager for an online business, helping develop Brait Financial Services' website.

It was at ACSIS that she became involved in helped financial advisers become comfortable with their integrated financial planning process and holding their hands during the transition to new system components.

She is passionate about fostering collaboration and partnerships and believes this is the way of the future. Her roles have spanned marketing, events and operational systems support and, together, her experience has given her an intrinsic understanding of how all areas of a business impact on a client experience.



Kieran Frost - Chief Operating Officer at Sendmarc

Kieran has always worked in the technology sector and in roles that involve cross-functional understanding, working and execution to deliver on a company's strategy. He joined Sendmarc in 2020 bringing with him over 10 years 'experience of research analysis, product management and solutions consultancy.

Having worked with companies such as IDC Research (International Data Corporation), Internet Solutions, and Dimension Data, Kieran's understanding of the tech sector at a macro level is complemented by his micro perspective of software businesses at the operational level.



Hannah Myburgh, CFP®

Hannah Myburgh is an accomplished Certified Financial Planner® at Crue Invest (Pty) Ltd where she has also been instrumental in spearheading the IT and CRM advancements of the practice.

Hannah read for her B.Comm Financial Planning degree at Stellenbosch University followed by her Post-Graduate Diploma in Financial Planning which she passed cum laude. She is passionate about helping clients take control of their finances and achieve their lifestyle goals by making informed decisions.

Her special interest in the role of fin- and reg-tech within the financial planning industry has resulted in Hannah being a driving force behind the tech innovation of the business.

Farzana Badat

Farzana was appointed as Deputy Commissioner of the Financial Sector Conduct Authority (FSCA) by the Minister of Finance on 1 December 2021. She is part of the Executive Committee responsible for overseeing the overall strategic and operational management of the FSCA. She is also accountable for the development and implementation of harmonised licensing and supervisory conduct risk frameworks across the financial sector, as well as oversight of AML/CFT matters and the FSCA's Office of General Counsel.

Farzana's experience spans multiple institutions, locally and internationally. She was previously Senior Policy Advisor for conduct risk, financial technology and digital transformation at the International Association of Insurance Supervisors in Basel, Switzerland. She worked closely with the Bank for International Settlements, Financial Stability Board, Financial Stability Institute, Organisation for Economic Co-operation and Development and Islamic Financial Services Board on various financial sector policy and supervisory initiatives.

Prior to that, she was Divisional Executive for Conduct of Business Supervision and headed up the regulatory frameworks and insurance conduct supervision departments at the FSCA and former Financial Services Board. She was also Head of Regulatory Risk and Compliance at a large insurer where she established the organisation's second line regulatory risk and compliance function, and data protection and combined assurance frameworks. While at a global audit and advisory firm, she led and participated in several regulatory compliance and technology risk assessment and implementation projects across several industries, including the financial, telecommunications, mining, health and public sectors.

Farzana graduated summa cum laude with a Law degree from the University of Natal-Durban, holds a Master of Laws degree in International Law from the University of Michigan Law School in Ann Arbor, USA, and completed her Master of Laws coursework in Human Rights and Constitutional Litigation, Internet, E-commerce and Technology Law and Bioethics at the University of KwaZulu Natal.



**Bongani Khulu:
Executive: Omni Channel Engage-
ment & Sales, Liberty Group**

Bongani Khulu has extensive leadership experience in the financial services industry in South Africa and across the rest of the continent, having worked on a diverse range of portfolios in the area of wealth and investment management, retail banking, strategy formulation, and implementation, strategic marketing, credit risk, and analytics.

His most recent position was the executive responsible for Strategy, CVPs, and Business enablement across Absa Retail and Business Banking (including Insurance). Prior to this, he was the Head of the Absa Family Office business servicing UHNW and key clients. He also led Client Engagement and Business Development at Absa Wealth and Investment Management.

Before joining Absa, Bongani spent a decade with the FirstRand Group, serving in various leadership roles in South Africa and across the continent. Amongst his qualifications, Bongani holds a Global Executive MBA from Instituto de Empresa (IE) Business School in Spain. ESG Executive Certificate for Senior Leaders from Wharton Business School and he also holds BSc and BSc Hons degrees from the University of Pretoria and a Ex





Joep Loots

Joep Loots is a Health and Fitness coach, helping men and women transform their health to transform their lives. With 40 years of experience in the high-performance sporting arena, he uses his skill and knowledge to inspire and teach transformational tools to embody optimal health, fitness and happiness.

Joep has always been inspired by movement, and while he studied his under and post-graduate degree in Sport Science at Stellenbosch University, he fell in love with the technical event Decathlon, which consists of ten track and field events. Joep became the National Decathlon Champion and Record holder on 5 occasions and held the South African record for 25 years. Training for 10 events simultaneously helped him become an expert in movement and when he retired from athletics, he dedicated 27 years to Stellenbosch and South Africa Athletics as a National and International coach.

He coached and helped his athletes to achieve personal bests and reach their fullest potential. Working with some of the top sports stars in South Africa and abroad, gave him the opportunity to travel the World Circuit for 11 years. In 2008 Joep founded Body in Balance, a Lifestyle Fitness Program, helping men and women break through personal fitness boundaries, re-ignite their love for movement, feel energized, inspired and intentional, to reach their goals and change their lives for the better. Joep has a holistic approach to coaching - with the focus on Body, Mind, and Soul.

Joep is not only a coach to his clients, he is their biggest supporter, helping them to see their potential when they may not be aware of it themselves. He helps them transform their mindset, health and bodies to live a life of purpose, passion and meaning.

Emma Sadleir

Emma Sadleir is South Africa's leading expert on social media law. The company she founded in 2014, the Digital Law Company, specialises in educating and advising corporates, employees, schools, parents, teachers, and universities on the legal, disciplinary and reputational risks of social media.

Emma's areas of expertise include managing the legal consequences of using social media including defamation, privacy, hate speech and intellectual property; cyberbullying and harassment; sexting and pornography offences; the disciplinary consequences of using social media; personal and brand reputation management on social media; health and social media and online safety.

Much of Emma's work involves creating social media strategies and policies for corporates and schools, drafting social media agency agreements and providing training and workshops on social media law.

Emma and her team have collectively addressed hundreds of blue-chip corporate clients and over 200,000 learners across Africa and the United Kingdom through educational talks and presentations. She also teaches media law to journalists and lawyers and lectures personal reputation management on various MBA programmes.



Brent Lindeque

Brent Lindeque is a South African entrepreneur, motivational speaker, and social media influencer.

He gained international attention in 2014 when he posted a video online of himself taking part in the "NekNomination" drinking game, but instead of drinking alcohol, he did a good deed for someone in need. The video went viral and Lindeque used the attention to launch the #ChangeOneThing movement, which encourages people to make small positive changes in their lives that can have a big impact on their communities and the world.

The success of the #ChangeOneThing movement led to Lindeque gaining media attention from major international outlets, including CNN, BBC, and Oprah magazine. In 2014, he was even featured on The Ellen DeGeneres Show, where she praised him for his positive impact.

Lindeque continues to use his platform as a motivational speaker and influencer to promote positive change and encourage others to take action in their communities. He is the founder of the social impact organization Good Things Guy. In 2018, he was named one of the top 100 most influential young South Africans by the Mail & Guardian newspaper and in 2022 his platform was featured on a list of World's Top 100 innovation success stories.



Pulane Sekepe

Pulane Sekepe has always been passionate about the entertainment industry, especially television and film, believing it's one of the most influential tools in the world.

Her production career started as a casting coordinator on the series High Rollers on SABC 3 where the "producing bug" bit her... Following that she worked as a production assistant and researcher on Die Van Coke Show. Pulane debuted as a producer on the Via TV dating show Se Vir Mamma and is currently producing season 2. She not only has experience from a production perspective, but also spent many years in front of the camera, appearing on stage as well.

Her accolades include a leading role in the renowned The Market Theatre production of You Fool, How Can The Sky Fall and the Innie Bos Production Be(t)roudag. She's taken on diversified parts ranging from comedic characters, like Cecilia in the KykNet series Die Kasteel to more dramatic ones such as the gritty street hustler in the Silverskermfees film Spoorloos.

The dynamic twenty-eight-year old also hosted fan favourite TV shows like Via's Kom Ons Trou Nou, Pasella and Naweeek. Her love for radio landed her a spot as the traffic presenter on the Martin Bester Drive Show on Jacaranda FM. Pulane is currently starring in Die Vlieënde springbokkie a sitcom on SABC2. Pulane's illustrious and varied career has equipped her with a wholistic understanding of the entertainment industry which she still continues to work-, learn- and grow in today.



Henda Kleingeld

Henda Kleingeld started her career as a lecturer at the School of Financial Planning law, in 2009. She developed and registered the Advanced Diploma in Estate and trust Administration and acted as the program director for this course for 5 years. This Diploma is accredited by both FISA and STEP.

She is currently the Programme Director of the Postgraduate Diploma in Financial planning law. Her qualifications include B.Com (Law); LLB; Post graduate Diploma in Financial Planning Law, the Advanced Post graduate Diploma in Financial Planning Law and a LL.M degree. She was admitted as an attorney of the High Court of South Africa in 2004.

She was also a legal consultant at Sanlam in Bloemfontein, and in 2006 she joined ABSA Wealth in Bloemfontein where she worked as a Risk and Fiduciary Specialist specializing in Estate Planning, wills, and trust audits for the high-net-worth clients in the Free State and Northern Cape.

She has attained her CFP® Professional status and is a registered Fiduciary Practitioner of SA (FPSA®) and a member the Society of Trust and Estate Practitioners (STEP). She received the FISA Chairperson award in 2023.

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Bonitas balancing increases with value and sustainability

Lee Callakoppen, Principal Officer, Bonitas Medical



South Africans are struggling with an economic backdrop of market volatility, rising unemployment and declining incomes. Add to that, spiraling utility costs, load shedding and fuel increases which make things even tighter, financially, for everyone. When income is stretched, decisions on where to spend and save become critical, including whether to spend hard-earned income on private healthcare. Medical aids need to be innovative and nimble with our healthcare offerings.

Our plans - from traditional through to hospital, savings, networks, Edge (virtual) and income based – are simple and easy to understand. These are structured to meet a diverse range of quality healthcare options that are easier on the pocket. 2024 will be no different, balancing valuable benefit enhancements, with a focus on keeping contributions affordable. We have a responsibility to educate members and non-members about making the correct choice when it comes to their health and to be proactive in guiding them towards living a healthier lifestyle. This includes our comprehensive Care programmes as well as preventative screening, wellness checks and additional benefits.

Creating care

The reality is that the prevalence of non-communicable diseases such as diabetes and hypertension have increased year-on-year. This is further compounded by the increased burden of mental health which is a risk factor for non-communicable diseases and vice versa. To provide support to our members with non-communicable diseases we have enhanced our range of Care programmes to cover: Audiology, HIV/AIDS, cancer, diabetes, mental health, back and neck, hip and knee replacements and hospital-at-home. A disease-specific approach has been created for these conditions, with a network of doctors that are experts in treating these conditions, to improve clinical outcomes.

Be Better Benefit

To address the decline of preventative screening, including wellness checks and health risks assessments, we have intensified our drive to increase screening uptake, while ensuring our members have access to appropriate screening tests for all life stages. The 'Be Better Benefit' is funded

completely from risk and provides a range of tests and benefits to ensure that members get access to the necessary screenings, to allow for early detection.

This innovative benefit provides access to a wide range of tests, depending on the plan selected, such as:

- An annual wellness screening per beneficiary to check blood pressure, blood glucose, BMI and cholesterol
- Flu vaccines, HIV tests, lipograms, mammograms, pap smears, prostate screening, pneumococcal vaccines, whooping cough boosters, HPV vaccines, stool tests for colon cancer, dental fissure sealants, free online hearing screenings and access to contraceptives up to R1 950.

Benefit Booster gets a boost

For 2024, we have enhanced our Benefit Booster. It is the only benefit in the market which provides members with access to an additional amount to use for out-of-hospital expenses, effectively giving savings and day-to-day benefits a healthy boost. Members can choose how to use their Benefit Booster, as it covers everything from additional GP consultations to acute medicines. Accessing these benefits is easy. Depending on the member's selected plan, they simply need to complete an online wellness questionnaire on the Bonitas website and/or a wellness screening at a Bonitas wellness day or at a participating network pharmacy. Wellness screenings can also be done at a GP as part of an annual check-up.

Valuable advice

Navigating the medical aid environment can be tricky, which is why independent advisors are invaluable. Bonitas brokers are independent and unwavering in supporting our commitment to provide care of the highest quality are key, guiding clients when choosing a medical aid. We have renewed our forward-thinking focus on outcome-based healthcare, always striving to introduce new distribution models and channels that keep us current and sustainable. Our strategy is to be agile and to play our part in reshaping the healthcare ecosystem - walking the wellness path alongside our clients.



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Shaping South Africa's Narrative: Finding Hope Amidst Challenges

Brent Lindeque, South African entrepreneur, motivational speaker, and social media influencer.

South Africa, like any other country, faces numerous challenges. From high crime rates and widespread poverty to corruption, inflation, and the constant threat of load shedding, it can be easy to become overwhelmed by the negative aspects that dominate our news headlines. However, there is another narrative to our news and our country that often goes unnoticed. It is a narrative of resilience, compassion, and hope, and if we look hard enough, we can find it.

The sentiment of a nation is shaped by the stories we consume, the news we read, and the conversations we engage in. It's what psychologists refer to as the "spotlight effect." When we constantly focus on the negative, it becomes magnified, creating a distorted perception of reality. It's not that the challenges don't exist; they are very real and must be addressed. However, by only focusing on the problems, we fail to acknowledge the incredible individuals, initiatives, and moments of positivity that coexist within our society.

It is essential to have a balanced view of the world, particularly in a country like South Africa, where the challenges can be overwhelming.

We must seek out the stories that highlight the goodness, the resilience, and the progress happening around us. These stories have the power to inspire, to uplift, and to remind us of the incredible potential that lies within our nation.

One good thing, even on the toughest of days, has the power to change the sentiment and narrative in our country. It can serve as a reminder that amidst the chaos, there are people working tirelessly to make a difference, communities coming together, and acts of kindness that can transform

lives. It is in these moments that we find hope, a glimmer of light in the darkness.

As Mr Rogers famously said, "In times of tragedy, we need to look for the helpers because they will always be there." This quote encapsulates the essence of the alternative narrative we often overlook. There are countless individuals and organisations dedicating their lives to being the helpers, to bringing positive change, and to building a brighter future for all.

Changing the narrative requires a conscious effort on our part. It means actively seeking out the stories that challenge the negative stereotypes and narratives that surround us. It means amplifying the voices of those making a difference and celebrating the progress, no matter how small.

It means acknowledging the challenges while holding onto the hope that change is possible.

South Africa is a country of immense beauty and potential. By embracing a balanced view of the world, we can begin to reshape the narrative. We can inspire others to believe in the power of positive action, to recognise the helpers in our midst, and to contribute to the change we want to see.

We have to commit to changing the narrative - to focus on the good things, however small they may seem, and share them with others.

Together, we can create a more inclusive, compassionate, and hopeful South Africa, one story at a time.



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Technology innovation designed to absorb the regulatory burden in your practice

Anton Swanepoel, CFP®

Regulatory reform may very well be well-intended, but it is an undeniable fact that legislation has brought with it complexity, additional administration, and significant cost to financial advisory businesses over the last two decades.

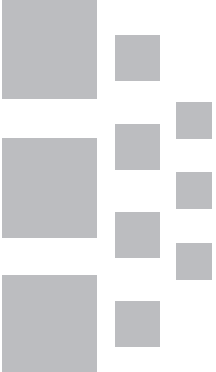
It started in 2001, when the Financial Intelligence Centre Act (FICA) was introduced, which not only impacted advisers and intermediaries, but it also affected the overall client experience during the engagement process. Shortly thereafter the Financial Advisory and Intermediary Services (FAIS) Act was promulgated and later implemented in 2004, which added more requirements, paperwork and administration to the client engagement process and put further pressure on the adviser/client experience.

More recently, the Protection of Personal Information Act (POPIA) added yet another layer of legislation and administration, which further exacerbated the process. As stated at the outset, it cannot be denied that the volumes, complexity, and onerous nature of the legislation that applies to advisers and intermediaries puts a tremendous administrative burden on financial services providers. In this complex, admin intensive and onerous environment FSPs need an equalizer; something that will help them to not only survive but to stay at the cutting edge of our profession.

In my view, the single most powerful tool that will enable FSPs to absorb the regulatory burden is technology. Technology innovation is going to be more important than ever, especially with the Conduct of Financial Institutions (COFI) Act on its way in the next year or so. COFI will replace the FAIS Act and it will have a ripple effect throughout every component of FSP businesses.

Every day still only offers 24 hours for FSPs to conduct their business, and with responsibilities and administration that increase daily, every business needs an equalizer – a tool that can simplify the complexity, automate processes, enhance the effectiveness and efficiency of business processes. Without it, FSPs will find it increasingly difficult, if not impossible to stay in business and meet their requirements.

“Fortunately, leading financial planning and CRM software companies are aware of this dilemma that FSPs are facing, and they are busy behind the scenes to prepare for the next wave of regulatory reform.”



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.

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Navigating South Africa's Political Landscape

An Interview with Investigative Journalist Mandy Wiener

As South Africa approaches its 2024 elections, the political climate in the nation is characterized by a complex interplay of forces.

To shed light on this critical juncture in South African history, COVER sat down with award-winning investigative journalist Mandy Wiener. In this conversation, she explores the tensions within the government, the role of the media, and the prospects of coalition politics in a country seeking to overcome its challenges.

Government Tensions: A Battle for South Africa's Future

Mandy begins by highlighting a stark divide within the South African government, one that has serious implications for the nation's prosperity. She points out that there are essentially two camps within government leadership – those who are committed to the country's success and those who prioritise personal gain. This divide, she argues, is evident in various sectors, including law enforcement agencies, state-owned entities, and government departments.

Mandy acknowledges that while South Africa faces significant challenges, it's crucial not to adopt an overly pessimistic view. She argues that the narrative of South Africa as a "failed state" is overly simplistic. Instead, she

emphasises the importance of recognising and celebrating those individuals who are working tirelessly to improve the country's fortunes.

The Role of Media in Accountability

Mandy places a strong emphasis on the role of the media in holding those in power accountable. She commends the investigative journalists in South Africa for their exceptional work in uncovering corruption and wrongdoing even before law enforcement agencies do. She sees investigative journalism as a crucial tool in maintaining transparency and keeping the government in check.

Moreover, she acknowledges that the media often leans towards a "negativity bias" by focusing on negative stories. To counterbalance this, she believes it is essential to highlight the positive stories of South Africans making a positive impact. This approach aims to provide a more balanced perspective on the country's situation.

The 2024 Elections: A Shifting Landscape

The conversation shifts to the eagerly anticipated 2024 elections. Mandy predicts that South Africa is entering an era of coalition politics. This means that political parties will need to learn how to navigate the complexities of forming coalitions to govern effectively.

South Africans must take an active role in shaping their country's political landscape to ensure a better future. Her insights into South Africa's political climate in the run-up to the 2024 elections shed light on the challenges and opportunities facing the nation.

Her recognition of both the struggles and successes within the government and her emphasis on the media's role in accountability provide a nuanced perspective on the country's situation. As South Africa enters an era of coalition politics, citizens must recognize the power of their votes and actively engage in the electoral process.

She mentions the possibility of the African National Congress (ANC), the ruling party, falling below 50% of the vote, necessitating coalition partnerships. Mandy underscores the importance of citizens' engagement and participation in the electoral process. She warns against voter apathy and stresses that every vote will count in the next election.



“While the path ahead may be challenging, it is filled with the potential for positive change and progress. South Africans, with the help of dedicated journalists like Mandy, can shape a brighter future for their country.”

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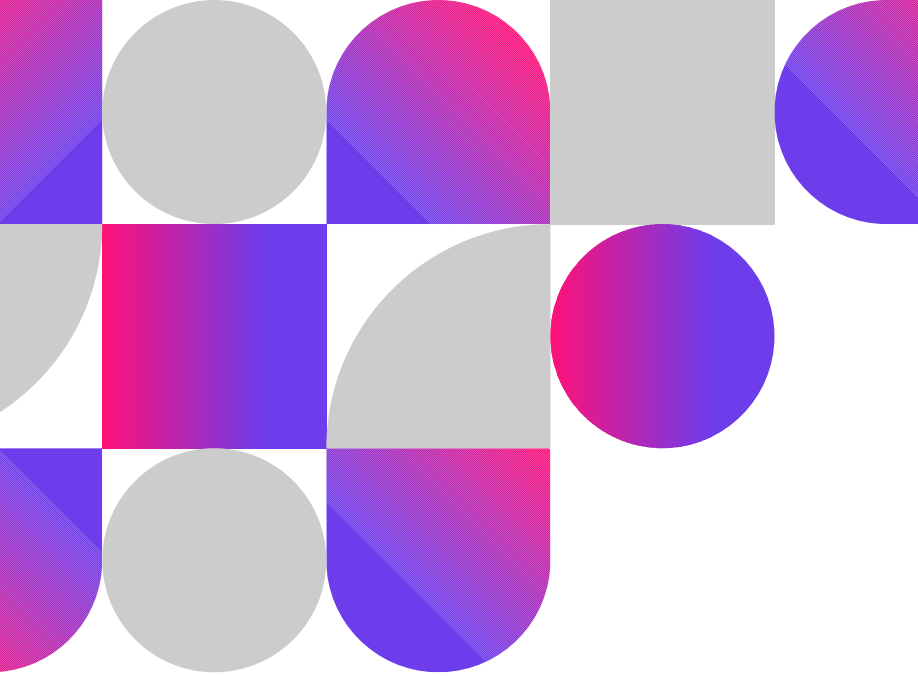
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The Evolution of Financial Planning

In an engaging interview with Kirsty Scully CFP®, Chairperson of the Financial Planning Institute (FPI), we explore the remarkable journey of the financial planning profession and the pivotal role played by FPI in shaping its growth.

As Kirsty gears up for the upcoming FPI Convention, she reflects on the profession's evolution, the challenges it faces, and the critical role of professional recognition. Kicking off by sharing her excitement for this year's conference, she highlights its significance as the 34th edition since the FPI's inception in 1981.

The Transformation of Financial Planning

Kirsty's remarkable 34-year career in financial planning has witnessed the profession's transformation from a sales-oriented environment to a holistic advisory landscape. She underscores the FPI's mission to promote and advance financial planning and advice for all, emphasising the shift towards professionalisation.

A key aspect of the discussion revolves around what defines a financial planning professional. She believes that true professionals in the field should hold postgraduate qualifications, equating Certified Financial Planners® (CFP®'s) with other esteemed professions such as medical doctors and lawyers. This recognition underscores the rigorous training and expertise required to navigate the complexities of financial planning.

Challenges of the Modern Financial World

The interview delves into the challenges facing financial professionals in today's uncertain environment. Kirsty acknowledges the growing impact of artificial intelligence (AI) on the profession, recognising its potential while emphasising that the personal touch provided by financial planners

remains irreplaceable. AI can be a valuable tool, but human relationships and personalised advice continue to be the bedrock of financial planning.

Navigating Regulatory Waters

The regulatory environment in the financial services sector is ever evolving. Kirsty sheds light on the FPI's role in advocating for fair financial planning rules and regulations on behalf of its members and the public. She emphasises that members may not always be aware of the extensive behind-the-scenes work carried out by the FPI, ensuring a conducive regulatory framework for financial planning in South Africa.

The Psychology of Financial Planning

A significant development in the profession is the inclusion of the Psychology of Financial Planning as a subject in postgraduate qualifications. Kirsty underscores the importance of understanding clients' emotional relationships with their finances and the need to listen empathetically to their concerns. Financial planning is, fundamentally, about people, and psychology forms the basis of effective advice.

The Impact of Awards

In conclusion I ask Kirsty about the significance of awards in the financial planning profession. She highlights how winning prestigious awards can not only benefit individual financial planners but also promote and enhance the entire profession. Awards serve as a powerful marketing tool and highlight the profession's commitment to excellence.

“Kirsty's insights provide a deep understanding of the financial planning profession's journey, its challenges, and its ongoing transformation into a recognised and respected field. “

Ethical Decision-Making: Weighing up actions and consequences

Renate Jute CFP®, FPSA®

Ethics plays a crucial role in guiding personal behaviour, shaping laws and regulations, and influencing social norms. It helps individuals and societies navigate complex moral dilemmas, make ethical choices, and strive for a more just and virtuous world.

The Oxford dictionary defines ethics as 'moral principles that govern a person's behaviour or the conducting of an activity'. In simple terms, ethics speaks to how we ought to live, treat others and manage our lives. Ethics refers to what is morally right and wrong conduct and may conjure up words like integrity, principles, honesty, fairness, conscience and the like. Ethics cannot be confined to religion, simply following the law, or doing whatever society accepts.

Testing for ethics

Even with all the 'what is should' or 'should not' be, we sometimes still get tripped up. So, wouldn't it be neat if we could test for ethical behaviour when faced with those pesky ethical dilemmas? Well my friend, there are in indeed some ethical tests for judging behaviour, and it may be a good idea to test the ethical dilemma you may be struggling with against more than one of these tests if uncertainty prevails.

1. **The Utilitarian Principle** Rather than choosing an option that will suite only you, choosing the option that offers the greatest good for the greatest number of people.
2. **Kant's Categorical Imperative** Acting in a way that the action taken could be a universal law or rule of behaviour in the circumstances - Instead of an 'if-then' form, this is an absolute command - you should; or do not. Examples would be 'don't steal', or 'lying is not allowed as this will result in the breakdown of trust'.
3. **The Professional Ethic** Carrying out only those actions that a disinterested panel of professional colleagues would view as proper
4. **The Golden Rule** Treating other people the way you expect them to treat you
5. **The Television Test** Would you be comfortable explaining your actions, behaviour of decisions on national television?
6. **The Family Test** Would you be comfortable explaining your actions, behaviour of decisions to your children, spouse, parents?



When referring to an ethical dilemma, I am off course not referring to an unlawful action. For the most part we know lawful from unlawful, and right from wrong. But sometimes we have that nagging voice in our head and we struggle with weighing up actions and consequences. It's at these times that the ethical tests may come in handy.

Ethics regulated by professional bodies

The regulation of ethical behaviour is a key component for every regulatory body, and it is no different for the FPI. The FPI Code of Ethics is intended to promote ethical behaviour and to prevent unethical behaviour by its members. The guidelines provided in the code instils confidence in the members in that it gives them clear conduct boundaries. It also stimulates ethical awareness and decision-making.

The FPI Code of Ethics has eight key principles:

1. **Client First** - requires the FPI members to act honestly at all times and not place personal interest or advantage, in any form, before their clients' interests.
2. **Integrity** - requires the FPI member to fairly and consistently do the right thing in the best interest of their clients even when no one is watching or will find out.
3. **Objectivity** - demonstrating the ability to evaluate information and circumstances without letting one's own emotions or competing priorities (such as compensation) cloud judgment. Objectivity also encompasses rendering advice or making recommendations based on thorough research and subsequent

knowledge and understanding of the client's needs, sound analysis of products and optimally matching clients' needs with the products best suited to them.

4. **Fairness** - impartiality and the disclosure of all facts by FPI members that are relevant to their clients' situation. FPI members should suppress their personal feelings, prejudices and needs in all professional dealings.
5. **Competence** - attaining and maintaining a high level of knowledge, skills and abilities in the provision of professional services. Competence also includes the wisdom to recognise one's own limitations, consulting with other professionals when in doubt and referring clients to other professionals should one not have the time, ability or inclination to optimally respond to a client's needs.
6. **Confidentiality** - A relationship of trust and confidence with the client can only be built on the understanding that the client's information will not be disclosed inappropriately.
7. **Diligence** - the degree of attentiveness, care and skill expected from FPI members in their professional service rendering. Diligence ensures the delivery of optimal value for the client.
8. **Professionalism** - conduct that inspires confidence, trust and respect from clients and the broader community, and embodies all of the other Principles of Conduct.

Join Dr Janette Minnaar-van Veijeren and myself on 14 November 2023 at the FPI Convention where we will unpack ethics, principles, integrity, standards of conduct and other behaviour.



Your clients' **day-day-savings** are at risk of being poached

Most medical schemes have now announced their increases for next year... But not the fact that they're on a mission to poach your clients' day-to-day savings by cutting back significantly!

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- **Members choose their own day-to-day structure** to ensure they have enough to last them through the year.
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- Your clients can **customise their cover even further with optional discounts.**
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The Financial Psychology of the Client and the Advisor

Dr. Charles Chaffin

Adapted from *The Psychology of Financial Planning: Practitioner's Guide to money & Behavior*

The Financial Psychology of both the client and the advisor are the most integral components of financial planning. Within the client-advisor relationship, exist numerous biases, perceptions, and life experiences that have a dramatic impact on whether the relationship will be successful or not. The truth is, our primal brains are not wired to make smart money decisions.

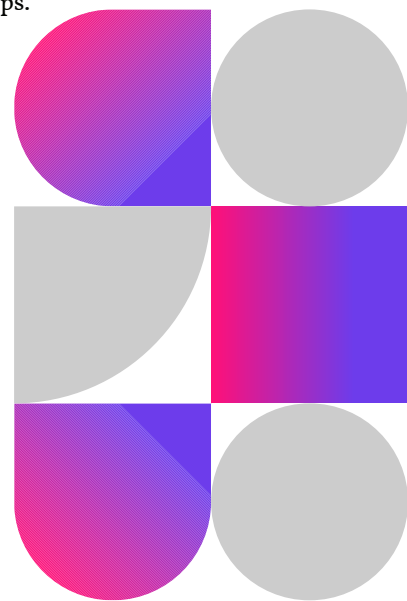
They are wired to survive in the moment, grab instant gratification, save nothing, and share everything, as well as struggling overcome short-term emotions such as fear, FOMO, and the countless biases that impact our decisions and ultimately, our financial and overall well-being. Stacked on top of this, are our backgrounds, beliefs, and experiences around money – all of which shape our unique financial psychology. And remember, these biases exist both within the client AND the advisor.

Consider the following client examples:

- Our epidemic of overspending and under-saving;
- Buying when the market is high and selling when it is low, doing the exact opposite of what's in their best interest;
- Trying to get-rich-quick;
- A lack of diversification;
- Saying they want one thing but failing to follow-through;
- Having trust issues around money;
- Blowing a bonus, inheritance, lottery win, or even a big sports contract;
- Failing to put a Will or Trust into place;
- Getting rid of money out of feelings of guilt;
- Providing financial support to adult children when the client can't afford it and/or the children misuse the money;
- Having trouble saying "no" to requests for money

- from family and friends, even when they know they should;
- Chronic money conflicts with spouses, partners, and family members;
- Lying about, or hiding financial actions, from a partner or spouse around money;
- Failing to follow-through on financial advice; even when they requested it;
- Feeling too anxious to spend money even when they can afford to;
- Sacrificing health, relationships, and emotional well-being in the pursuit of more, even when by all objective evidence they have enough;
- Avoidance around money issues;
- A lack of motivation, creativity, and passion in occupational pursuits.

The purpose of Dr. Chaffin's talk is to outline how the advisor can better understand and most importantly, act upon all the factors that make clients think and act the way they do. A special focus of his session will be on how advisors can take a client from inaction to action and how they can strengthen new and existing client relationships.



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The future came earlier!

Panos Leledakis, CFP®, Founder & CEO IFAAcademy



Panos Leledakis is an Insurance Futurist!

A pioneer in the insurance industry. Expert in the topic of millennials & Gen Z, digital transformation, Metaverse & Virtual Reality, internet marketing strategy, Artificial Intelligence and new cutting edge technologies in the insurance industry & profession. He believes that especially after Covid we need to embrace and utilize more the new technology, science and innovation.

He is the founder and CEO of IFAAcademy, an insurtech start up who combined neuroscience and behavioral economics research and they revealed why the human brain is not compatible with the idea of risk and future planning and invented a new way to educate the consumers.

Invented two innovative software for insurance need analysis, by implementing the science of risk management, artificial intelligence and extensive neuroscience research on risk perception and decision making. It is the 1st time globally that a software utilizing AI can make risk assessment in 10 minutes and only a few questions! Also an innovative PRM/CRM feature which with the power

of AI can automate the workflow of a financial professionals and at the same time give them real time activity report and statistics of success without them needed to submit the activity in the system. A global innovation the software received many innovation awards from significant organizations like MIT University (MIT Enterprise Forum), Chamber of industrialists in Cyprus, Europe start-up awards, and global "Get in the ring" contest.

In 2020 also he received the prestigious global award "Top 25 InsurTech CEOs of 2020" from Technology Innovators Media. Also they are the first to be metaverse ready. They are hosting VR and AR meetings with clients, group presentation and conferences in the 3D VR world and new prospecting ways in the Metaverse.

His message is :

*"We must not be afraid of the future.
We just have to prepare for it.
We must be future ready"*

We must begin learning and using technology and science to address many of the well-known challenges as recruiting and training our advisors and differentiate ourselves as leaders ahead of our times.

We have to be where our customers are and we have to be where our future customers will be!

There is a whole new world of opportunities in the new era! We must convince millennials and all generations that we are not an old fashion profession with no use of technology as they think and change the image of our profession in their minds. And we can make insurance COOL again for the generations to come! WE must be the pioneers and the innovators. We can have a huge voice now! We can make an impact now more than ever!

We can change our profession with all these tools, be the architects of a safer society and leave a huge legacy to the next generations. We just have to dare to start and we can be game-changers for our industry!!

They say adapt or die. But we say Adapt and fly! This is our moto!



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Liane Heymans *Physiotherapist (BSC)*

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Embracing the Future with Futurist Charlotte Kemp

Charlotte Kemp, a professional futurist and upcoming speaker at the FPI Convention in November, discussed the ever-evolving role of technology and artificial intelligence (AI) in our lives and the financial services sector with me in a recent interview.

Her perspective sheds light on how embracing the future and adapting to technological advancements can be a game-changer.

Understanding Futures thinking and Becoming a Futurist

The interview commenced with my curiosity about the role and qualifications of a futurist. Charlotte explained that futurists are individuals who study and anticipate future trends, and she emphasised that everyone inherently possesses some level of futures thinking. To become a professional futurist, one typically needs to meet certain requirements, including publications and research work, often culminating in membership in associations like the Association of Professional Futurists.

Technology as a Driver of Change

Charlotte highlighted the significance of technology as a major driver of change in today's world. She referred to the PESTLE acronym, encompassing political, economic, social, technological, legislative, and environmental factors that influence change. Technology, she explained, has the unique ability to introduce rapid advancements that affect various industries and countries. However, society's response, legislation, ethical considerations, and psychological adjustments often lag technological progress.

She emphasised that embracing technology could lead to greater efficiency and effectiveness in reaching markets and clients. She noted the contrast between organisations that start with a "futures mindset" and those legacy systems that must adapt to remain competitive. The financial sector's ability to embrace change will be indicative of its future success.

AI and Its Impact

When I raised the subject of AI and its polarising perception, Charlotte framed AI as a tool, emphasising that its ethical implications depend on how humans use it. She likened AI

to any other tool, capable of both positive and negative outcomes depending on its wielder. She noted the current concern surrounding AI's ability to generate content and solutions, a previously unique human skill. Still, she urged that AI's inevitability necessitates preparedness rather than resistance.

Regarding potential winners and losers in the AI era, Charlotte maintained that it would largely depend on individuals' adaptability. While AI might lead to efficiency gains in financial services, she acknowledged that some jobs may become obsolete. However, professionals who continuously update their skills and offer enhanced, personalised services to clients can remain valuable.

The Role of Human Customer Service

Charlotte emphasised the importance of human customer service, especially in scenarios where AI and technology may not adequately address unique or unforeseen circumstances. While automated systems are efficient for routine queries, they may fall short when human intervention is required. Organisations should continue investing in human customer service skills to ensure exceptional service.

Her insights as a futurist provide valuable perspectives on technology's ongoing impact on the financial services sector. Her views underscore the importance of embracing change, adapting to technology, and continually updating skills. As the financial industry evolves, professionals who balance technological efficiency with personalised human service will likely thrive in the ever-changing landscape.

Charlotte's upcoming presentation at the FPI Convention promises to offer further illumination on these critical topics, making her a must-see speaker for those looking to navigate the future of financial services successfully.



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Reimagine retirement and the way you provide retirement advice

Martiens Barnard, Head of Technical Marketing at Momentum Investments

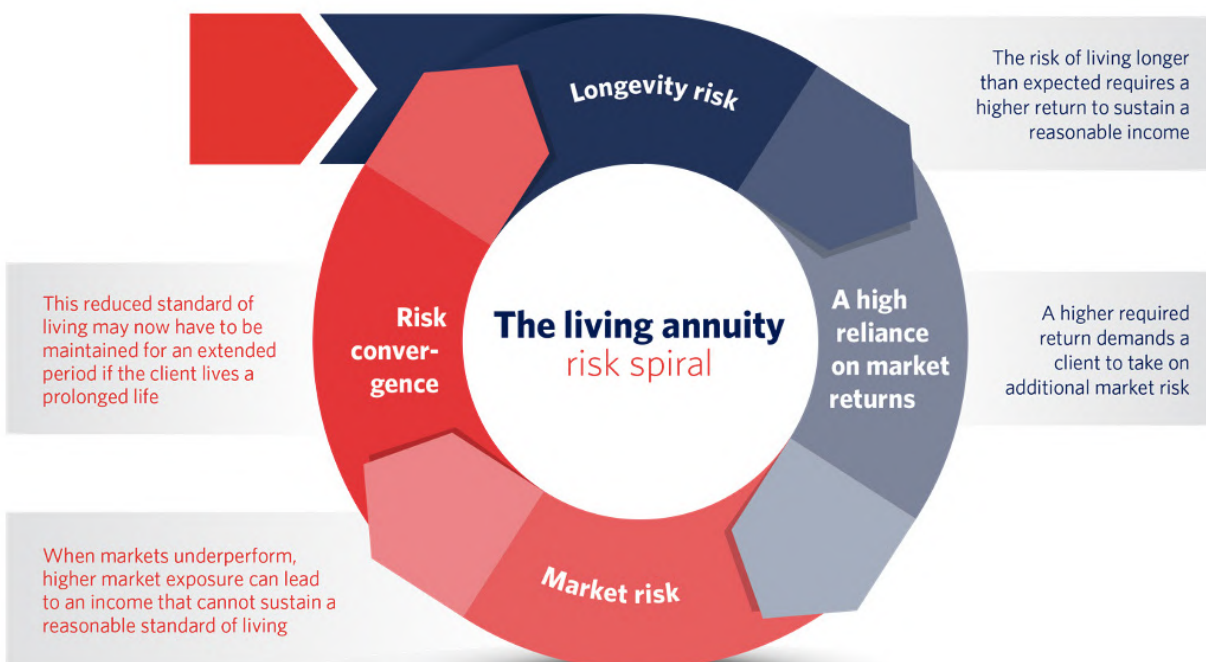


The standard products and approaches to retirement planning and advice often cause a challenge in finding the right solutions for people's changing needs during retirement. This is mainly because of the stark differences between life and living annuities:

- A life annuity is a great match for a client's basic life expenses – those more stable expenses you cannot live without – but it lacks income flexibility and it has a limited ability to transfer assets on the death of the annuitant.
- A living annuity offers the ability to tailor the income to match clients' needs, but when markets underperform, clients run the risk of running out of money to pay for even the bare necessities. People are also living longer and that places a further strain on their income in the later part of their lives.

Essentially, the choice of annuities places advisers in a predicament as it is a choice between:

- A guaranteed, inflexible income or
- A flexible income that is exposed to the living annuity risk spiral: retirement income can run out when markets underperform or when a client lives to an advanced age (see diagram below).





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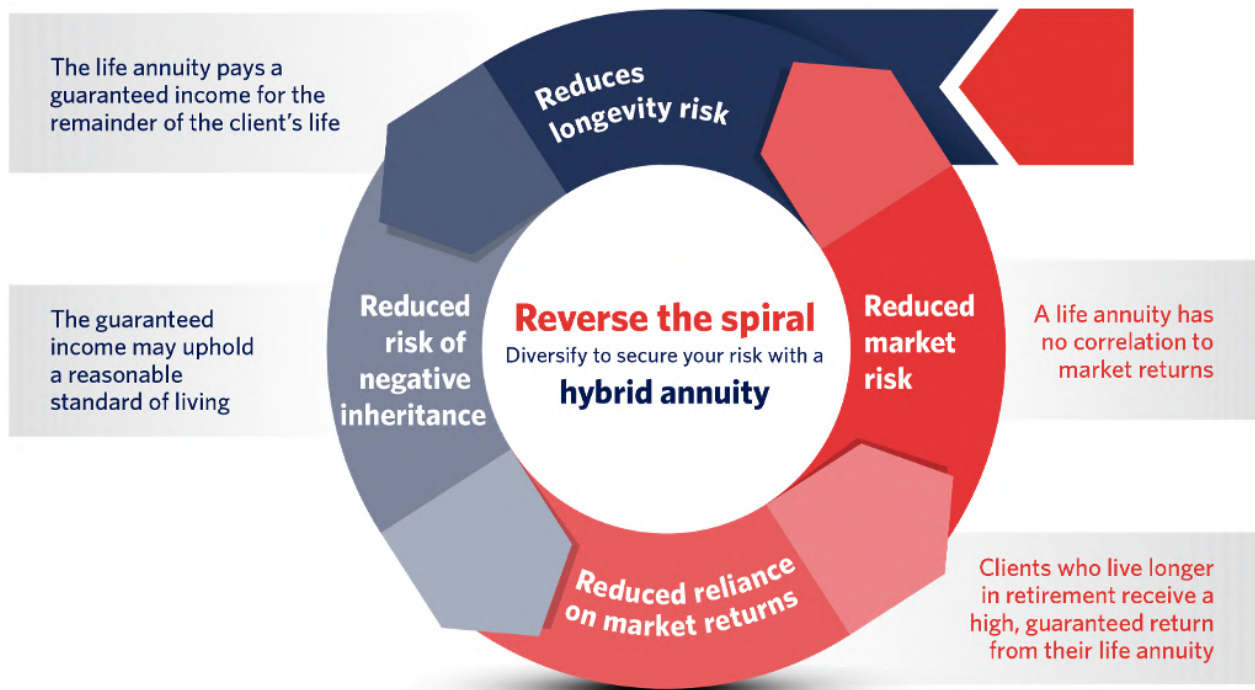
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That predicament of which product to choose has been solved with our most recent product enhancement. Momentum Investments have reimagined retirement by making our living annuity available as a hybrid annuity. Through the launch of our Guaranteed Annuity Portfolio (a life annuity) as a component on our living annuity, advisers can now allocate a portion of their client's retirement money to a component that provides a guaranteed income for life. As such, we can provide clients with the income flexibility that they need while reversing the living annuity risk spiral, as they do not have to take on as much market and longevity risk as they would in a pure living annuity.



For more information on our research, please read our Secure in risk whitepaper on retirement income on momentum.co.za.

Now, we are embarking on the next stage of reimagining retirement.

We have already enhanced our living annuity into the product we believe is needed for an optimal retirement, and the next step is enabling the optimal use of this product in the retirement planning process. Providing financial advice at arguably one of the most complex life events for clients is a multifaceted problem that you as an adviser need to solve. You need to give advice that can provide income security whilst catering for the client's inheritance needs.

To do this, you need to give advice that is based on an uncertain time frame (as you don't know how long a client will live), leading to an uncertain required return. On top of this, your advice must match this unknown time frame and required return to the uncertain performance that investments will provide in future (when using market linked investments in a living annuity). Lastly, your advice must ensure that the client's investment will leave an appropriate level of inheritance when the client dies. This is no easy task, and definitely not something you should do without the use of technology.

Momentum Investments will therefore be providing you as financial advisers insight into your individual client's retirement and the risks they are facing. We will do this by launching new, technology driven ways to give insights that you can use to solve this multifaceted problem and to protect and enhance your clients' retirement. We will be giving you the capabilities to instantly create and illustrate personalised retirement solutions that can move retirees from a position where they are potentially over-exposed to the primary retirement risks, into an environment where they can retire in a more secure manner.

With us, investing is personal, and we are reimagining retirement by building the income certainty of a life annuity into the investment flexibility of a living annuity, and by giving you and your clients better insights into their retirement decisions.

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FPI Financial Planner of the Year The three finalists:



Thomas Brukman, CFP® is a retirement specialist and director at Chartered Wealth Solutions Western Cape. He is passionate about helping clients achieve their dreams/goals, while supporting them throughout the life transitions they go through. He is also driven by connecting and forming strong relationships with clients.



Noel De Kock, CFP® is a wealth advisor and personal CFO to businessmen, professionals, and public servants who look to protect their families' legacy, the continuity of their businesses, and their dignity in retirement.



Lara Warburton, CFP® is a managing director at Integral Wealth Management, with a demonstrated history of working in the financial services industry, for both large corporates and boutique firms. She is skilled in business management, all aspects of independent financial planning and investment management.



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The FPI Corporate Partner™ status supports organisations to distinguish themselves and also demonstrate their level of commitment in maintaining the highest professional and ethical standards in the financial services industry. Becoming a partner will enable you to take advantage of the co-branding opportunities afforded by being a FPI Corporate Partner™.



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Being an FPI Approved Professional Practice™ brings several benefits to the financial planning practice such as: credibility, access to resources such as training and networking opportunities with like-minded practices, professional development and marketing opportunities.





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