

INVESTMENT REPORT



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IT'S ABOUT MONEY, HONEY.

BECOMING SEXIER THROUGH FINANCIAL FREEDOM?

By Michelle Burger - Investment Advisor

There's never been a better time for women to take control of their financial futures.

According to an Australian Research report on Financial Literacy among men & women, women specifically are much less confident in their ability to plan for their long-term financial future and ensuring enough money for retirement. The study also found that women are also less confident than men when it comes to planning for their long-term financial future.

The keyword here is *confidence*.

We all recognize the fact that women face completely different challenges than men when it comes to their finances, especially in terms of saving and planning for retirement. Women generally have lower income levels, have breaks in their employment—mostly for family reasons—and have to live off less money for longer because their life expectancy is higher. Women have both their careers and their families to consider and often retirement planning simply falls to the bottom of the “to do” list. So it's no wonder that most women do not feel confident about their abilities to manage their finances.

But this particular study shows that women realize there is a problem with this scenario and there seems to be a strong desire for education in order to achieve a better understanding of the financial world. In other words, women recognize the need for more financial education and the importance it has on their financial futures and on their confidence levels.

If financial intelligence is equal to empowerment, and empowerment improves confidence, then it stands to reason that improving one's financial intelligence has a direct impact on a woman's appearance, because a confident woman is certainly more attractive than a woman with no confidence in herself or her abilities.

Some would even go as far as to suggest that achieving **FEMALE FINANCIAL FREEDOM** makes a woman appear more **sexy and desirable!**

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AUGUST 2010 • ISSUE 94
WOMENS EDITION

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"Sexiness is no longer defined just as whether women are desirable, but also as what women desire. The more liberated women become—economically, politically, and personally—the more erotic we are. Freedom is a lot sexier than dependency."

Naomi Wolf

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How can we argue with such a bold statement when it does actually make sense once you think about it? Without making too many assumptions, it's safe to say that being "sexy" and "desirable" is a top priority for most women—and most women would do what they can in order to achieve these objectives.

The health industry has certainly received its fair share of women spending millions upon millions in order to achieve sexiness through diet pills, exercise videos and gym memberships.

Now is the time for the *wealth* industry to step in and face the challenge and help women achieve the sexiness they desire. The only way to achieve this is by financially educating women in order to make them understand the basics of financial principles, the right steps to take when making an investment, and helping them to plan and save for their retirement or any other financial goals they may have.

This will certainly lead women to have more confidence, and become liberated in their financial and economic circumstances and in doing so, appear stronger, more liberated, and yes, sexier!

At Brenthurst Wealth we have always considered it a highly important aspect of our jobs to educate and help our clients learn more about the investment world. And taking the critical issue of women and the female financial knowledge gap into consideration, it means we have to work harder at assisting our female clients to achieve their financial objectives, and to achieve successful and prosperous retirement years.

HERE ARE FEW VERY BASIC TIPS IN ORDER TO GET THE LADIES STARTED:

1. START SLOWLY BY FIRSTLY MAKING YOURSELF AVAILABLE FOR THE FINANCIAL INFORMATION OUT THERE.

This means, if you usually skip the financial section of the newspaper, take time to read an article or two—you never know what you might learn. Without generalizing, many women are convinced that the financial sector of the paper or the financial channels on the TV to be of very little concern and sometimes downright boring (very un-sexy, actually). If you happen to be one of these women, try to change this method of thinking.

2. ASSESS YOUR OWN FINANCIAL HEALTH

Between reading up on the latest financial trends, start to look at your own personal circumstances. An assessment of your financial health involves four essential elements. First, you need to determine where you stand financially before making major financial decisions. Second, organizing your financial records and statements is critical prior to embarking on an investment plan. Third, determining your cash flow will show how and where you spend your money. And fourth, calculating your net worth will provide you with a complete financial picture and help you make smart financial decisions in the future.

3. SEEK OUT FINANCIAL INFORMATION & FORMULATE YOUR GOALS

Once you start to ease into the world of financial jargon and you've become more comfortable with a regular dose of CNBC or listening to the financial indicators on the radio, start to actively seek out educational financial information. For example, Brenthurst hosts several informative investment seminars throughout year, specifically for the education of our clients and completely free of charge. If you have never attended one of these seminars, why not make a booking for our next seminar right now and join us for some interesting fund manager talks or general economic views? (Please refer to our website: www.brenthurstwealth.co.za for more information.)

If you prefer the comfort of your own home, try going onto the internet and downloading some informative articles—just be aware of the fact that the internet does also have a lot of bad information that is not backed by research. Our regular newsletters are a great source of quality information, backed by expert research and serves as an ideal source of regular investment and financial information.

In the same vein, once you have gathered all the information about your own financial circumstances, you need to start formulating your personal financial goals. Having a clear picture of where you want to be financially is the best way to get you on the right track to financial independence.

4. ASK QUESTIONS

If you are reading an article whether it be on a webpage or in the paper, and you don't understand a particular concept such as "asset allocation" or "total expense ratio" for example, don't be afraid to ask someone who can explain it to you. To quote one of my schoolteachers: "there are no stupid questions." The best way to learn is to ask when you don't know something, and feel free to ask a financial advisor for help. Each time you learn about a specific concept, and the workings of the financial world begin to make more sense to you, you are continually gaining a better perspective of these things and it will prompt you to find out more, ask more questions, and learn more. Slowly but surely, your confidence will soar and this will make you feel a great deal more empowered.

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5. ESTABLISH A LONG TERM RELATIONSHIP WITH A FINANCIAL ADVISOR & GET STARTED TO MAKING YOUR MONEY WORK FOR YOU

At Brenthurst Wealth we don't see financial advice as a once-off transactional based event where we happily take an upfront commission on your investment and you never hear from us again. The idea is to build a long term relationship of mutual understanding and trust where as a client you are able to come to us for help on any of your financially-related problems. We make no joke of the concept that we very often act as psychological advisors as well as investments advisors, as the two fields are so closely related.

It is a fact that women are more emotional than men, and their emotions do play a much greater role in the financial decisions they make, a special condition which needs a trained financial advisor who has a superior understanding of how to manage these emotions and to advise against emotionally-made decisions.

An advisor will help you to formulate all your objectives, if you haven't done so on your own already, but most importantly, we can help you to set the plan in motion by helping you set up an investment account or assessing your long term needs and helping you determine what you need to save for your retirement years.

Research has shown, and the evidence is certainly there to show that a solid long term relationship with a financial advisor plays a huge role in the success of achieving ones financial objectives and goals of any client—whether they are male or female.

If you have not yet established a relationship with a financial advisor, why not call us today and make an appointment? Brenthurst Wealth now has offices in Johannesburg, Cape Town and Pretoria with a team of seven financial advisors, four of which are *female* certified financial advisors.

Become financially informed, educate yourself, and gain a better understanding of the financial world you live in. And once you've established a relationship with a financial advisor, you can achieve your financial goals, successfully plan for your financial future, and last but not least... become a confident, sexier female!

Happy Women's Day on the 9th of August!

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Do not hesitate to contact any one of our financial planners to assist you with regards to YOUR FINANCIAL PLANNING or any other investment matters.

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