



Beste kliënte,

Dit is vir my 'n groot voorreg om weer die laaste nuusbrieff van 2019 te kan stuur. Ek hoop van harte dat hierdie jaar se stampe en stote jou nog 'n bietjie skerper kon slyp. By My Makelaars het dit ook maar rof gegaan met stadiums, veral met die skuif na 'n nuwe gebou, die land (én wêreld) ekonomie en nou sommer droogte, vloede en tornado's, in een jaar!

Gelukkig is dit nou tyd om 'n bietjie af te skakel en te rus. Met dit in gedagte, gaan lees gerus aan die einde van die nuusbrieff en kry 'n paar wenke oor nat weer bestuursvernuf.

Van almal by My Makelaars wens ons vir julle 'n wonderlike Christusfees toe. Ons sien julle in 2020!

Groete,

Antonie de Ronde

Antonie de Ronde

071 883 7810 | antonie@mybrokers.co.za



THE JOURNEY FROM SAVING TO RETIREMENT

Once you've established how much you need to save, work toward your retirement with three simple steps:

Be aware of "the costs of delay". Starting to save too late or too little could mean a capital gap at retirement.

STEP
1

START SAVING

Start by putting away as much as you can, as early as possible. It's best to start earlier so you can increase your premiums gradually.

STEP
2

MAINTAIN YOUR SAVINGS

- Make sure you know where you are on your savings journey and whether you are on track to meet your goal.
- Keep up with inflation by setting up **annual premium increases**.
- Make **voluntary premium** increases whenever you get a promotion or salary increase.
- Make **lump sum injections** into your savings when you can.

Remember, your contributions are tax deductible – so as you contribute more, your tax refund increases.

STEP
3

EARN AN INCOME IN YOUR GOLDEN YEARS

At retirement, you have to invest at least two thirds of your retirement annuity in an income solution to earn an income. There are various types of income solutions **to meet your specific needs at retirement**. These range from guaranteed annuities to living annuities and even a combination of both.



Belê in jou toekoms en besoek ons webblad by:
www.mybrokers.co.za

Sluit aan by ons Facebook-blad: www.facebook.com/mymakelaars








A RETIREMENT ANNUITY – THE IDEAL WAY TO SAVE FOR RETIREMENT

A retirement annuity (RA) is the perfect retirement savings vehicle for the self-employed or as a top-up to a pension or provident fund.

Changes to the Income Tax Act (effective 1 March 2016), allows potentially more generous tax deductions – encouraging you to save for your retirement.

Along with tax deductions, a retirement annuity has many other benefits.

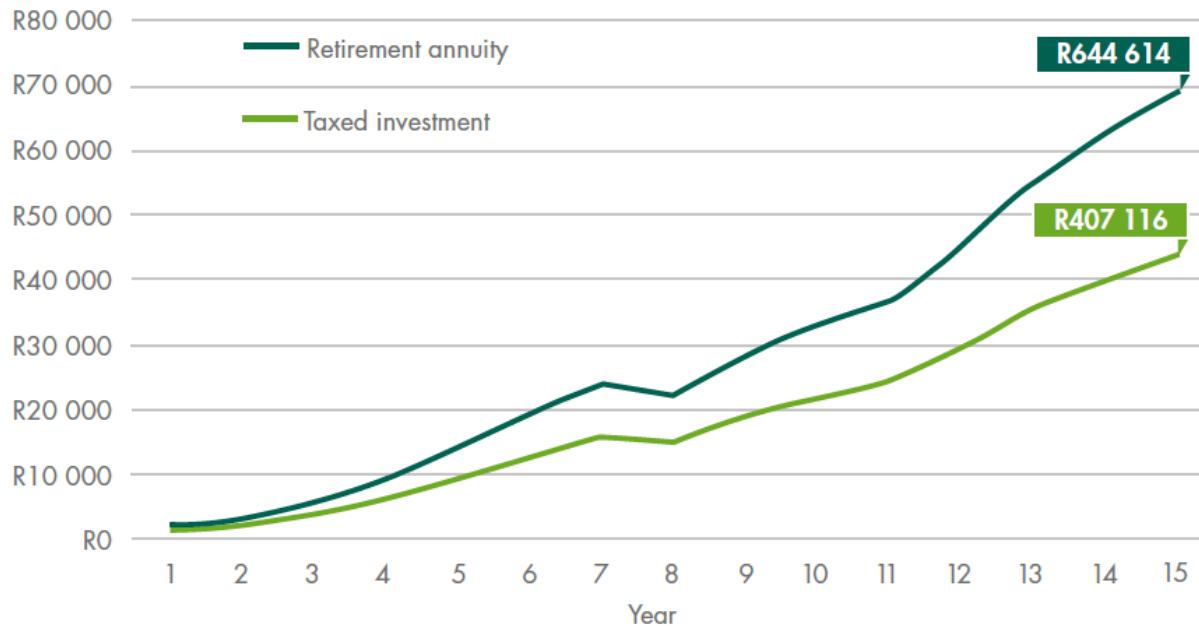
HERE ARE A FEW REASONS TO SAVE IN A RETIREMENT ANNUITY:

-  Contributions are tax deductible – up to a maximum of R350 000 per year.
-  There is no capital gains tax on retirement annuities.
-  On death, any benefits paid either as an income or a lump sum is free of estate duty. Only contributions (made after 1 March 2015) which exceeded the tax deductible limits need to be included for estate duty purposes.
-  The investment growth within the fund is not taxed.
-  Your investment in a retirement annuity is protected against claims from creditors.
-  You have a wide range of underlying investment funds to choose from.
-  If you change jobs and get a withdrawal benefit from your pension or provident fund, you can transfer it into a retirement annuity fund, tax free.

With most other savings you are taxed on your **investment growth** (i.e. interest, dividends and capital appreciation). These taxes do not apply to your retirement annuity, so you'll earn investment returns on money that would otherwise have gone to tax.



RETIREMENT ANNUITY: THE EFFECT OF TAX-FREE GROWTH AND REINVESTING THE SAVING FROM TAX-DEDUCTIBLE CONTRIBUTIONS



The graph above illustrates R1000 per month invested in a retirement annuity and a taxed investment for 15 years. When investing in a retirement annuity, your contributions are tax deductible which means you will receive a refund from SARS every tax year.

By reinvesting this refund into your retirement annuity, you receive tax-free growth on your initial contribution and on the reinvested refund.

In the above example, investing in a retirement annuity resulted in an investment value of R644 614 compared to the taxed investment which had an investment value of R407 116. That's R237 498 more!

The graph is for illustration purposes only. It includes fees and charges and assumes that the contributions are invested in a Balanced Fund. The returns are based on historical Balanced Fund returns from January 2000 to December 2015. Past performance is not a prediction of future returns.



Driving in the Rain

Wet Weather DRIVING TIPS

AVOID USING YOUR BRAKES
Rather **slow down** by taking your **foot off the accelerator**.

MIND YOUR SHOES.
They might be wet and liable to **slip off the pedals**. **Scuff the soles** on the rubber matting or carpeting of the car **before you start the engine**.

DRY YOUR BRAKES after driving through standing water by **applying the brakes lightly**.

AQUAPLANING
When the **car loses traction** on the road and effectively **rides on a layer of water** like a boat.

IF IT HAPPENS...

Do not brake or turn suddenly. This could throw your car into a skid.

Ease your foot off the accelerator until the car slows and you can feel the road again.

If you need to **brake**, do so **gently** with light pumping actions.

If your car has **ABS**, then **brake normally**; the car's computer will mimic a pumping action, when necessary.

AVOID SKIDDING by **slowing down** – you'll get **better traction** as more of the tyre's tread makes contact with the road.

RECOVER FROM A SKID by **applying firm, steady pressure** to the brakes while **steering** the car in the **direction of the skid**.

Do not slam on the brakes.
If you have **ABS**, **do not pump the brakes**.

TURN YOUR HEADLIGHTS ON
Even in light rain - they'll help other drivers see you.

ROUTINELY CHECK your tyres for **proper inflation** and **tread depth**.

It takes about **three times longer** to brake on **wet roads** than on dry roads so **DON'T TAILGATE**.



Standard Bank Insurance Brokers (Pty) Ltd ("SIBIF") is an authorized financial services provider FSP 224 5888 is a Group company of The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06), an authorized financial services and registered credit provider (NCRCP15). The views and opinions (information) expressed in this article are for information purposes only and do not necessarily reflect the official policy or position of The Standard Bank of South Africa Limited or any of its subsidiaries and holding companies or their subsidiaries and holding companies (Standard Bank Group). The information does not constitute advice and is not to be relied upon as independent professional advice of any kind. The Standard Bank Group makes no warranties or representations (implied or otherwise) as to the accuracy, completeness or fitness for purpose of the information or as to its being free from errors or omissions. The Standard Bank Group and its employees, agents and representatives accept no liability for any loss, damage or claim arising from the use of any information presented in this article. GMS-7485 - 2/19