



FOR PROFESSIONALS
SINCE 1941

INSURANCE

SPECIALIST SUPPORT
SERVICES

INVESTMENT PLANNING

MATCHING MEMBERS' FINANCIAL GOALS AND OBJECTIVES WITH THEIR FINANCIAL RESOURCES

Investment planning involves determining a member's investment goals/objectives and designing an effective investment strategy that considers the impact of risk, inflation, tax and liquidity whether investing for a specific goal or ensuring a financially secure retirement.

THE PROCESS

*"I made my first investment at age eleven.
I was wasting my life up until then."
Warren Buffet*



Assess the member's current financial situation and define their investment planning goals.



Discuss investment tools and strategies (funds and vehicles).



Collecting data and information gathering.



Implement investment plan.



Analyse the data and discuss implications.



Monitor, review and rebalance.



DETERMINING GOALS



When we do a goal assessment and targeting, we consider investor money personalities as well as risk tolerance and risk ability.

LIFESTYLE CONSIDERATIONS



We first need to consider the member's cashflow requirements, debt, debt repayments, a contingency fund, capital expenses and lump-sum withdrawals when establishing an investment strategy.

REQUIREMENT CONSIDERATIONS



This service delves into the liquidity needs of the member as well as their age and life stage. Longevity as well as income/capital growth/capital preservation needs will need to be determined. Are guarantees required? What is the investor's health status? This includes the term and effects of tax.

PRODUCT SELECTION



Product selection takes into account all the components as well as the member's short-, medium- and long-term needs. The appropriate discretionary or contractual products are then recommended.

FUND SELECTION



Fund selection is the last, albeit very important step in the service offering. The risk profile of the member needs to be established as well as the required rate of return.

CONTACT US

We are a team of experts in our chosen fields, working with financial intermediaries to deliver an exceptional member experience.

Contact us at specialistsupportservices@pps.co.za

PPS is a licensed insurer conducting life insurance business, a licensed controlling company and an authorised FSP.