



IN THIS ISSUE

Women face unique financial challenges, such as lower earnings, career breaks and longer lifespans, making personal financial planning essential. Relying on others can leave them vulnerable to life's uncertainties. Building knowledge and consistent financial habits empowers long-term security and independence.

INVESTING WITH SA'S

LEADING BOUTIQUE WEALTH MANAGER

WINNER 2020 & 2017 | RUNNER-UP 2023 & 2018
TOP 3 2022 & 2021 | TOP 4 2019

RANKED AMONGST THE TOP WEALTH MANAGERS FOR 7 CONSECUTIVE YEARS

JHB (HQ)	+27 (0) 11 799 8100
JHB (SANDTON)	+27 (0) 10 035 1391
PTA	+27 (0) 12 347 8240
CAPE TOWN	+27 (0) 21 418 1236
BELLVILLE	+27 (0) 21 914 9646
CLAREMONT	+27 (0) 21 100 3901
STELLENBOSCH	+27 (0) 21 882 8706
PAARL (VAL DE VIE)	+27 (0) 21 100 3901
GEORGE	+27 (0) 44 050 6057
MAURITIUS	+ 230 5843 5215

WHY WOMEN NEED TO TAKE CHARGE OF THEIR FINANCIAL PLANNING

MICHELLE HEYSTEK | FINANCIAL ADVISOR, BRENTHURST WEALTH GEORGE

In today's world, financial independence is no longer a luxury – it's a necessity, and this is especially true for women.

WOMEN OFTEN FACE UNIQUE FINANCIAL CHALLENGES

Lower average earnings, career breaks for childbearing, caregiving to children as well as parents, and longer life expectancies.



These factors make it essential to plan proactively for a successful future. Taking control of their own financial planning is one of the most powerful steps toward long-term security, personal freedom and peace of mind.

Many women delay investing or leave key financial decisions to either their partners or their fathers. But being actively involved in your own finances is crucial, no matter what your relationship status. Life can change unexpectedly – whether through divorce, illness or the loss of a spouse. Having your own knowledge and financial structure in place means you're prepared, not vulnerable.

FINANCIAL PLANNING MAY SOUND INTIMIDATING, BUT IT CAN BE DONE WITH A FEW SIMPLE STEPS:

- Start where you are: read, ask questions, seek advice. Don't write finances off as a department that's exclusive to only the men in your life. Become educated in this area and find yourself a good financial advisor to help you. Regular check-ins ensure that you stay on track, adapt to life changes and make informed, not emotional, decisions.
- Start investing, no matter how small, by "paying" yourself first before all the other expenses start to take priority.
- Carefully track spending and create a realistic monthly budget.
- Make use of credit wisely. Don't get into large amounts of debt, but have smaller, manageable debt and make repayments timeously in order to build a credit history.
- Engage with your finances consistently, not just in times of crisis. The earlier you begin, the more options you have.

Financial empowerment doesn't require wealth, but rather knowledge and support; where a woman can gain the freedom to make choices from a place of strength, not necessity.



MICHELLE HEYSTEK | FINANCIAL ADVISOR, BWM GEORGE

Michelle has been in the financial services industry since 2006, starting her career at Brenthurst Wealth after earning a BCom in Financial Management from UNISA in 2005. While working, she continued her studies, obtaining a Certificate of Wealth Management from INSETA in 2007, followed by a Postgraduate Diploma in Financial Planning from the University of the Free State, acquiring her Certified Financial Planner designation in 2008. Her career includes several years at Investec Asset Management (now Ninety One) and a brief stint in commercial property. With over 18 years of industry experience and a strong academic background, Michelle is well-equipped to offer comprehensive financial planning and advice.

PHONE: +27 (0) 21 882 8706 | **EMAIL:** michelle@brenthurstwealth.co.za

**CONTACT ANY OF OUR HIGHLY QUALIFIED FINANCIAL ADVISORS AT OUR
NINE OFFICES COUNTRYWIDE TO DISCUSS YOUR INVESTMENT STRATEGY.**

EMAIL US:
invest@brenthurstwealth.co.za

Johannesburg +27 (0) 11 799 8100
Sandton +27 (0) 10 035 1391
Pretoria +27 (0) 12 347 8240
CPT Waterfront +27 (0) 21 418 1236
George +27 (0) 44 050 6057

Claremont +27 (0) 21 100 3901
Bellville +27 (0) 21 914 9646
Stellenbosch +27 (0) 21 882 8706
Val de Vie Estate +27 (0) 21 100 3901
Mauritius +230 5843 5215

SATELLITE OFFICES:

KZN: Arin Ruttenberg +27 84 582 8581
FREE STATE: Iniel Van Zyl +27 72 298 3212
NORTH WEST: Maria Smit +27 79 696 6860
MPUMALANGA: Marise Reinach +27 72 795 3604

Brenthurst Wealth Management is an authorised financial services provider (Reg No: 2004/012998/07) FSP No.7833. This e-mail and any file attachments transmitted with it are intended solely for the addressee(s) and may be legally privileged and/or confidential. If you have received this e-mail in error please destroy it. If you are not the addressee you may not disclose, copy, distribute or take any action based on the contents hereof. Any unauthorised use or disclosure is prohibited and may be unlawful. The view and opinions expressed in this e-mail message may not necessarily be those of the management of Brenthurst Wealth Management (Pty) Limited.