BRENTHURST GLOBAL WEALTH

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IN THIS ISSUE

The recent strength of the rand is largely driven by a weaker US dollar, rather than a meaningful improvement in South Africa's economy, so it shouldn't tempt investors into short-term decisions. Staying invested offshore remains critical for long-term growth, access to global opportunities, and protection in hard currencies, especially given the small size of the local market.

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10 SIMPLE MONEY TIPS FOR THESE UNCERTAIN TIMES

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Don't wait for the 'perfect time'. With interest rates easing, the rand strong and life moving fast, here's how to take control of your finances today.

With so much of the normal world order looking like a right mess, with tariffs, wars and tension between world leaders, it's easy to feel that it's best to place your financial plans on hold.

But waiting for "the right time" to sort out your money often means missing out. Because while the noise continues, life goes on. Your retirement clock keeps ticking. Your financial goals don't wait.

For South Africans, at least some things have improved - loadshedding is mostly behind us, interest rates have started coming down and the rand had a fantastic 2025. That's a good thing, but doesn't mean we're in the clear.

In fact, this is the ideal chance to regroup, reset and take charge of your finances. A clear action plan is always better than waiting and guessing.

Here are ten simple ways to get you in the right mindset for a reset.

1. PROTECT YOUR CASH FLOW FIRST

Your income is your number one financial asset. You need to know exactly how much is coming in and what's going out. Every month. No guessing.

Split your spending into two groups: essentials (such as rent, groceries, petrol) and lifestyle (such as takeaway, streaming services or upgrades). If your income is unpredictable, build a basic survival budget – the bare minimum you need to cover the essentials. Control your cash flow, and you control your stress.

2. BUILD OR STRENGTHEN YOUR EMERGENCY FUND

Think of this as your financial "buffer zone". Try to save three to six months' equivalent of basic expenses in a money market or high-interest savings account. Keep it easy to access. This isn't about growth, it's about security. It won't make you rich, but it can stop you from going broke.

3. MANAGE DEBT AGGRESSIVELY

Interest rates are slowly easing, but debt is still expensive in South Africa. Focus on clearing the high-interest debt first - credit cards, overdrafts and personal loans. If you can refinance to a lower rate, do it. Every rand you pay off is a future rand you won't owe. Less debt means more freedom.

4. DIVERSIFY BEYOND SOUTH AFRICA

The rand doesn't always play nicely, even if it's looking attractive against the US dollar right now. Even having just 20%-30% of your investments offshore can help you ride out local risks and protect your buying power over time. You don't need to move everything, just enough to create balance.

5. DON'T STOP INVESTING – ADJUST YOUR EXPECTATIONS

Markets move in cycles, but your long-term goals stay the same. If you can, keep investing monthly. Don't panic. Don't pull out because of headlines. Stick to your plan. The people who stay the course usually come out ahead.

6. AVOID LIFESTYLE INFLATION

Just because you can afford something doesn't mean you need it right now. Maybe you received a bonus, or your expenses dropped a bit. That's great, but before you upgrade the car or book a luxury holiday, check whether it fits into your bigger goals.

Simple living now can mean big rewards later.

7. USE TAX EFFICIENCY AS A SHIELD

Tax planning is one of the easiest ways to improve your returns. Make full use of your tax-free savings account and retirement annuities. They reduce your tax bill while growing your wealth.

Also be aware of how capital gains and interest tax affect your investments. The less you pay to the South African Revenue Service, the more stays in your pocket.

8. KEEP LIQUIDITY FOR OPPORTUNITY

Cash in the bank means options. It lets you act quickly when the right opportunity, such as a great investment, a once-off deal, or helping a loved one, arises. Emergency funds protect, while extra cash creates possibilities.

9. REVIEW YOUR INSURANCE

Insurance matters when something goes wrong. And when that time arises, it's too late to rectify errors. Check your life cover, disability protection and short-term insurance. Is the amount of cover still sufficient? Are your beneficiaries up to date? A quick review once a year can save a massive headache later.

10. STAY INFORMED, BUT NOT OBSESSED

Read the news, sure, but don't get consumed by it. Markets move fast, and reacting emotionally can cost you. You don't need to guess what's coming next. All you need is a plan that works in any event.

You don't control interest rates, currency movements or global markets, but you do control your decisions. I, therefore, encourage you to get an understanding of your money. Focus on what matters, and keep moving forward – one smart step at a time.

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