BRENTHURST GLOBAL WEALTH

INVEST BETTER *with* BRENTHURST
BUILDING WEALTH SINCE 2004

IN THIS ISSUE

Regularly reviewing your investment portfolio is essential for long-term growth. Daily monitoring can lead to impulsive decisions, while quarterly or semi-annual reviews help track performance, adjust allocations, and stay aligned with goals. Consistent, measured oversight protects against market noise and supports disciplined investing.

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HOW OFTEN SHOULD YOU CHECK YOUR INVESTMENT PORTFOLIO?

CHARIZE BEUKES | CERTIFIED FINANCIAL PLANNER®, BWM PRETORIA

Checking your portfolio too often is a sure way of hurting long-term returns. The article explains why, and how to stay focused when markets shift.

Hint: Do not check it as often as you check the weather.

If checking your investment portfolio was a sport, many South Africans would qualify for the Olympics. Gold medal in Over-Monitoring, silver in Emotional Decision-Making, and bronze for “I Panicked and Sold at the Bottom”.

Let’s get something out of the way upfront: Watching your portfolio too closely is one of the quickest ways of sabotaging long-term returns.

Markets move - that’s their job. Your job is to avoid reacting like it is breaking news every time the JSE sneezes or the rand does what the rand does best - surprise everyone.

MONITORING VS MANAGING: KNOW THE DIFFERENCE

There's a big difference between monitoring your portfolio and managing it emotionally.

- Monitoring is checking that your investments are still aligned with your goals.
- Emotional managing is logging in at midnight because offshore markets were red and now you are questioning every life decision since 1998.

The first builds wealth. The second funds your cardiologist's private yacht.

THE SENSIBLE FREQUENCY – NO, IT IS NOT DAILY

For most long-term investors, especially those saving for retirement, financial independence or future income:

- Quarterly check-ins are more than enough

Once every three months allows you to:

- Review performance in context – not in panic mode
- Confirm your asset allocation still makes sense
- Make sure nothing has drifted wildly off course

Checking daily doesn't make you informed, it makes you anxious. Markets are noisy in the short term, and reacting to that noise usually leads to buying high and selling low – which, last time I checked, is not a strategy.

WHAT ABOUT MONTHLY?

Monthly reviews can make sense if:

- You're actively contributing large amounts
- You're close to retirement and managing income drawdowns
- There's a deliberate strategy in place

If you're checking monthly just to see how it's going, ask yourself an honest question: "Is this curiosity or control disguised as curiosity?"

ANNUAL REVIEWS: THE LONG-TERM INVESTOR'S SECRET WEAPON

For disciplined investors with a solid plan, an annual review is often enough.

This is where the real work happens:

- Are your goals still the same?
- Has your risk tolerance changed?
- Has life happened (marriage, kids, business sale, emigration, inheritance)?

Markets change all the time. Life changes are what actually require portfolio adjustments.

REBALANCING: THE BORING THING THAT WORKS

Rebalancing sounds dull – and that's precisely why it's effective.

Over time, some assets outperform others. Left unchecked, your portfolio quietly morphs into something far riskier (or more conservative) than you intended.

In simple terms, rebalancing is: selling a bit of what's done well and topping up what's lagged, without emotion.

Most investors are well served by:

- annual rebalancing; or
- threshold-based rebalancing (for example, if an asset class drifts more than 5%-10% from target).

It's disciplined, unemotional and slightly uncomfortable – which usually means it's the right thing to do.

A SOUTH AFRICAN REALITY CHECK

We invest in a country with:

- A volatile currency
- Political noise
- Loadshedding (still)
- And a market that can feel small compared to global giants

This makes diversification and discipline non-negotiable.

Constantly reacting to headlines – local or global – is how investors destroy value. The most successful investors I've worked with are not the smartest or the most informed.

They're the most consistent.

THE REAL RISK ISN'T MARKET VOLATILITY

Let's be blunt. The biggest threat to your portfolio is not:

- market crashes
- interest rate cycles
- elections

It's you, armed with a login and a bad day. Good advice, a clear plan, and the ability to do nothing when nothing needs doing – that's where long-term wealth is built.

If your portfolio needs your attention every week, it's either:

- poorly structured, or
- being used as an emotional support tool.

Neither is ideal. Check it with intention. Adjust it with discipline. And then, go live your life.

Portfolios should change when life does – not when markets do.

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Charize joined the Brenthurst Wealth team in April 2021 as a Financial Advisor under the direct supervision of Maria Smit CERTIFIED FINANCIAL PLANNER®. She obtained her BCom (Hons) in Management Accounting from the University of South Africa (UNISA) and has been working in the finance industry for over 10 years.

Charize is registered with SAIPA as a Professional Accountant and Tax Practitioner. She completed her Class of Business and Postgraduate Diploma in Financial Planning through the University of the Free State.

Charize is a CERTIFIED FINANCIAL PLANNER® professional, a member of the Financial Planning Institute of SA and is fully qualified to give advice on all investment matters.

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