



INVEST BETTER
with **BRENTHURST**
BUILDING WEALTH SINCE 2004

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Building wealth takes disciplined habits: saving consistently, investing wisely, managing debt, planning ahead, and seeking professional guidance.

Together, these help build long-term financial security rather than relying on quick wins or risky decisions.

INVESTING WITH SA'S

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5 WAYS TO BUILD WEALTH WITHOUT EARNING MORE

MARIA SMIT | CERTIFIED FINANCIAL PLANNER®, BWM PRETORIA

For many South Africans, building wealth feels like something reserved for 'later'. Later, when your salary is higher. Later, when you've finally caught up. Later, when things feel a bit more stable.

Until then, it may feel like you're just keeping your head above water.

But what if that way of thinking is the problem? Because it effectively leads you to putting your financial future on hold. The thinking pattern is: until I earn more, there's not much I can do.

And that's simply not true. Wealth isn't built by income alone. It's built by what you do with that income, consistently, over time.

Yes, earning more helps - no one denies that - but we've all seen how quickly lifestyle creeps in. A pay increase turns into a car upgrade. A bonus becomes a holiday. And before long, you're earning more, but not really getting ahead.

At the same time, there are plenty of people earning ordinary salaries who are quietly building wealth in the background. No big risks, no flashy moves. Just discipline and consistency.

That's the difference.

1. START BEFORE YOU FEEL READY

Many people delay investing because they feel they're not quite ready. Maybe the amount feels too small, or your expenses dominate your budget. Or maybe it just doesn't feel like the right time. But the longer you wait, the harder it becomes.

Starting small might not feel impressive, but it's incredibly powerful because time does most of the work. A monthly debit order contribution to an investment, even a modest one, builds momentum. And over time, that momentum becomes real progress.

Leave this decision for five or 10 years, and suddenly you're playing catch-up. And that's when it starts to feel stressful.

So instead of asking: 'Is this enough to start?', a better question is: 'Why haven't I started yet?'

2. USE THE STRUCTURES AVAILABLE TO YOU

One of the advantages we have in South Africa is access to tax-efficient investment options. However, many people don't fully utilise these.

Tax-free savings accounts are simple and effective because you're exempt from the usual tax on growth and withdrawals. Retirement annuities, on the other hand, offer tax relief upfront, which can make a real difference to your monthly cash flow, while building long-term capital.

The truth is that these options aren't only for high earners or financial experts. They're practical tools that can help you get more out of every rand you invest. And when you're building wealth steadily, that extra efficiency matters.

3. DON'T LET DEBT UNDO YOUR PROGRESS

It's difficult to move forward if something is constantly pulling you back. High-interest debt is often that thing.

I'm referring to those 'convenient' tools, such as credit cards, personal loans, or store accounts that you never seem to be able to settle. The problem is that convenience comes at a cost to your long-term plans; when you're making debt repayments instead of investing for your future.

Worse, even if you are investing, double-digit interest on credit agreements effectively means you're running on the spot. I've found that sometimes the smartest move isn't finding a better investment, it's clearing the debt that's holding you back.

4. THINK BEYOND THE RAND

We all live and spend in rands, but the world we retire into won't be limited to South Africa.

Over time, the rand has had a habit of weakening against major currencies. We sometimes see temporary improvements in the exchange rate, but over the long term, the trend is downwards.

That's why offshore exposure matters. Contrary to how some see it, this is not a vote against the country's future, but about creating balance by protecting your future purchasing power. It's also a key ingredient of a well-diversified portfolio.

Of course, offshore investing comes with its own ups and downs. This is where patience comes in because you cannot constantly be trying to second-guess the markets.

5. CONSISTENCY BEATS ALL

Trying to time the market, waiting for the perfect opportunity, or constantly adjusting your strategy can feel productive, but it seldom is.

Rather, a consistent approach of investing regularly and staying invested through fluctuating cycles removes much of the uncertainty. This also simplifies your decisions because you aren't asking: 'Is now the right time?' You're simply following a plan.

And that's how wealth is built. Not through one perfect decision, but through a series of ordinary decisions made well, and repeated over many years.

I'll admit that this won't always feel exciting. But over time, something shifts.

The progress that once felt invisible starts to show, and the discipline that once felt restrictive becomes freeing. Best of all, the outcomes that once felt out of reach begin to feel entirely possible.

So, my message to you is: You don't have to be a top earner to build wealth in South Africa. You just have to start, stay consistent, and keep going.

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Maria Smit is a Certified Financial Planner® with over 10 years of experience in the financial planning industry.

She has been part of Brenthurst Wealth for the past 6 years, where she plays a key role in providing independent, client-focused financial advice. Maria holds both the RE1 and RE5 regulatory certificates, authorising her to give professional advice, and to serve as the Key Individual for Brenthurst Wealth's Pretoria office. Her expertise spans investment planning, retirement strategies, and estate planning, where she is committed to delivering tailored solutions that align with her clients' long-term financial goals.

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