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with **BRENTHURST**
 BUILDING WEALTH SINCE 2004

IN THIS ISSUE

Drawing parallels to the Springboks' Bomb Squad, Charize explains how investors who are behind on retirement savings can recover through disciplined planning, increased contributions, tax-efficient investing, realistic adjustments and professional advice, rather than employing excessive investment risks.

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BEHIND ON RETIREMENT SAVINGS? TIME TO DEPLOY YOUR BOMB SQUAD

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We all know and love coach Rassie Erasmus' Bomb Squad for the edge it gives our rugby team against all opponents. This tactic has not only revolutionised the game, but it has also been copied by teams at all levels. And I believe it's a tactic you can use too if you happen to be behind on your retirement savings goals.

I think about this a lot when I sit down with investors who are behind on their savings. The instinct is to feel like you're in damage control, playing catch-up, managing a first half that didn't go as planned.

That's the wrong frame of mind. What you do have, when in your 40s or 50s and with a shortfall, is a Bomb Squad that hasn't come on yet. Then the second half will belong to whoever deploys it best.

FIRST, CHECK THE SCOREBOARD

Before you can deploy anything, you need to know what you're working with.

A lot of investors say, "I haven't saved enough", but they haven't calculated what "enough" actually means for them. Work out how much monthly income you'll need during retirement, what you already have, how many years you have left, and how large the gap is. Once it's measured, it's manageable. You can build a game plan around a number. You can't build one around a feeling.

STOP CONCEDED EASY PENALTIES

The second move is to stop making the problem worse. High-interest debt, habitual lifestyle spending, and early withdrawals from retirement savings all concede ground you can't afford to lose.

I'm not suggesting you strip the joy from your life. But if retirement is underfunded, your money needs to be more intentional. Which debts are costing you the most? Which expenses have become unexamined habits? Every rand redirected toward savings is a fresh forward arriving on the field.

DEPLOY YOUR TAX WEAPONS

This is where your Bomb Squad is unleashed.

Contributions to a retirement annuity (RA), pension or provident fund are tax-deductible up to 27.5% of your remuneration or taxable income, subject to an annual cap of R430 000. If you're not maximising this, you're leaving one of your most powerful players off the field for no good reason.

Any tax refund or saving should go straight back into retirement savings, not into day-to-day spending. Otherwise, the tax system gives you the gap and lifestyle spending takes the try.

Your tax-free investment account (TFSA) is another player ready to deploy. Growth inside the TFSA is free from income tax, dividends tax and capital gains tax. Treat it as a long-term asset, not an emergency fund. Think of it as a player you want on the field for the full match, not someone you keep substituting on and off every few minutes.

Your RA and your TFSA, deployed together, are a formidable second-half combination. It is not always glamorous, but neither is kicking penalties. And yet, anyone who watches rugby knows that taking the points can win the match.

MAKE THE SUBSTITUTIONS THAT DECIDE THE MATCH

If your original retirement plan is no longer working, you may need to make changes.

This is not failure. This is planning.

In rugby, a good coach does not wait until the 79th minute to make substitutions if the game is slipping away. The same applies to your financial life.

Retiring two to five years later is one of the most powerful adjustments available. It gives your investments more time to grow, reduces the years your capital needs to sustain you, and allows you to keep contributing.

It doesn't have to mean staying in your current role. Consulting, mentoring or part-time income all count.

Other substitutions worth making: reviewing your current financial plan, increasing monthly contributions, directing bonuses toward savings before lifestyle spending absorbs them, paying off debt before retirement, and being realistic about the monthly income you'll actually need once you stop working.

DON'T GO FOR THE MIRACLE TRY

There's one thing Rassie never did: panic. He trusted the game plan.

When investors realise they're behind, some want to take a big swing and recover everything at once. I understand the impulse, but chasing a shortfall with excessive investment risk rarely ends well.

A strategy matched to your age, time horizon and risk tolerance will outperform desperation over the long run. Being too conservative carries its own risk too, since inflation quietly erodes cash-heavy portfolios.

Play your structure. Trust your bench.

GET A COACH IN YOUR CORNER

A financial planner cannot change the past. Sadly, we do not have a magic wand or a secret investment that doubles every three years with no risk. If someone tells you they do, please run – preferably faster than a winger with an open field.

What a planner can do is help you make better decisions going forward. A proper retirement plan can model different scenarios.

Seeing these scenarios clearly can be incredibly empowering. It turns fear into action.

FINAL WHISTLE

The Springboks don't win because they have a perfect first half. They win because they execute a ruthless second-half plan to dominate the full 80 minutes – unleashing a bench the opposition simply hasn't prepared for.

If you're behind on retirement savings, that's just your half-time score. Get honest about the numbers, deploy your financial "Bomb Squad", and work through the strategy with a financial planner. The final whistle belongs to those who own the second half.

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