



JOURNEY

The winner of the January competition was Annemie Burger from IFA-net

ISSUE 2 - FEBRUARY 2009

"Kindness in words creates confidence, kindness in thinking creates profoundness, kindness in feeling creates LOVE"
- Lao-Tzu

Timing the Market . . . or Time in the Market?

Financial discipline is going to be the mantra for both companies and the general public in 2009. While there is increased noise and media commentary surrounding the

invested in the All Share and stayed invested since 1960 one would have had a return of approximately 11 200%. However, had one missed only the best 42 months, one would

have had a zero return. This clearly highlights the risk of market timing. Looking forward there is little doubt that

it will continue to be a difficult period for investment managers. It is, however, important to recognise that over the long term equities do deliver inflation-beating returns and so it is important that investors have at least some equity exposure.

Paul Hutchinson
Head: Cadiz Collective Investments

ongoing instability in world markets, investors must not panic. They must revisit their long term investment goals and bear in mind that they are more likely to achieve these by ensuring time in the market, as opposed to trying to time the market.

Research undertaken by Cadiz Securities showed that, had one

Bits and Pieces

- **Remember the Odyssey Traded investment plan comes with a wide range of portfolios, are 100% liquid and charges no fees if the investor wants to switch, make a loan or a withdrawal.**

The minimum investment required are only R100 000.

Speak to your BC for more information.

REASONS WHY YOUR CLIENT SHOULD NOT CANCEL THEIR POLICY

In the current economic environment that we are in, it is important to keep the following reasons why NOT to cancel a policy (life policy and/or investment policy) in mind - the client may/will:

1. Forfeit all the expenses that have already been incurred.
2. Lose some, if not all of the premiums paid.
3. Incur penalties when cancelling investment policies.
4. Lose the life cover benefit as well as other benefits like disability.
5. Not be able to obtain similar life cover in future.
6. Deprive his/her dependants of financial security upon death.
7. Lose any additional benefits attached to the policy, including disability and critical illness benefits.
8. Lose the benefit of compounded growth within the investment vehicle.
9. Compromise on peace of mind for him/herself and their loved ones upon death and during life.

For more information, please contact our legal advisors:

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From the desk of Aletta Immelman-Schade

Create a Love Account: Mother Teresa once said, "There are no great acts. There are only small acts done with great love. What small acts can you do today to deepen the bonds between you and the people you value the most? Happy Valentines day 14 February 2009.

Aletta

Business Development Manager:
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