

DEWALD SPIES

CERTIFIED FINANCIAL PLANNER®

Retirement is a strange concept, with many different definitions. Some will see it as a long holiday waiting for them after many years of hard work; others see it as a time in their lives when they can do things on their terms: holiday, work, spend time with family, and maybe work a bit more if they want to. My goal is to help you meet your goal as per your definition, with a plan to work with along the way. I want you to retire with no surprises, and your dignity in-tact.

Domestic and offshore investment solutions form part of the discussion when considering your retirement options. I cannot ignore the opportunities available offshore. I keep the solutions simple and appropriate according to what you need and want.

Business owners face great challenges in South Africa, but South Africans are resourceful people, and they tend to find solutions for the challenges they face. My goal for my business owner clients is to ensure their business don't fail when they or a co-shareholder dies or becomes disabled. Company debt must be managed, and key individuals replaced if they pass; this is what I specialize in. Your family is compensated, and your business operations continue.

Death brings about legal fees and taxes. I show you what they would be and remove the risk from your estate so that your assets aren't sold to cover the taxes and estate costs. Your Last Will and Testament is a critical component in all the above discussions. Even though my focus areas are retirement planning and business succession planning, know that your portfolio will be managed in its entirety with my team adding further value through driving the short-term insurance cover, medical aid, personal banking, and employee benefits.

With over 15 years of experience in the financial services industry, including a tenure as a Business Consultant for Discovery, financial planning is what I know and love, and I know where I can make a difference in my clients' lives.

When you understand your own financial circumstances, you can decide what you want to achieve. You will thank yourself the day something unexpected happens, with proper planning in place.



Financial Advisor



CONTACT

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QUALIFICATIONS

Bcom Finance degree | *University of Johannesburg, 2007*

Bcom Financial Planning Honors | *University of Johannesburg, 2008*

CFP® | 2008



BUSINESS EXPERIENCE

Business Consultant | *Discovery, 2009 - 2020*

attooh! Group of Companies | *Financial Advisor, 2020 - current*



Discovery



DOES YOUR MONEY NEED A "PROFESSIONAL TRAINER"?

Imagine a world where finance is associated with **LIFE, TIME** and **GROWTH** rather than **ANXIETY** and **STRESS**? At attooh! We believe that your financial journey should and could be a journey of enjoyment, fulfilment and escalating success.

It really is time to put **YOU** first. Take control of your finances and allow me, as your Financial Coach to guide you along the way.

MY SERVICES INCLUDE



INDIVIDUAL / FAMILY INSURANCE

- Life cover
- Disability
- Severe Illness
- Income continuation benefit
- Tax Free Investment/savings
- Retirement planning
- Educational savings



BUSINESS INSURANCE

- Keyman Insurance
- Buy/Sell Agreements
- Contingent Liability



PERSONAL BANKING



HEALTH

- Medical aid
- Gap cover



INVESTMENTS

- Local, guaranteed and offshore
- Retirement investments



SHORT TERM INSURANCE

- Personal lines
- Commercial insurance



FIDUCIARY

- Wills and Estate
- Trust and Tax solutions



EMPLOYEE BENEFITS

- Group Risk
- Retirement Funds
- Group Health Solution



VITALITY REWARDS

- Wellness management
- Wellness days

Every client is unique and so is my process in my practice. Allow my team and I to create a personalised, tailor-made financial solution for you. My advice is based on your needs and wants and I will truly commit to your overall financial and holistic success. **Financial freedom could be your reality.**



THE BUTTERFLY EFFECT

The butterfly with its metamorphosis - alludes to our lives as humans. Change is the **ONLY** constant. We celebrate growth, change and your own personal metamorphosis. We'll be there on the journey to guide and assist you toward a life of "permanent purpose".