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## Personal Financial Risk Awareness

Research shows that in South Africa we, as a nation on average, have a Gap in our Life Cover needs of R12.9 Trillion and a Gap in our Disability Cover needs of R16.0 Trillion. This equates to an individual Gap of R2.1 Million.

This Gap in your financial planning can leave your family needing to find as much as R10,947 PER MONTH in additional income.

Too much to take in?

Don't know who to turn to?

Not sure where to start?

Don't worry it isn't all doom and gloom, we can help you find a solution and the first step is educating yourself on what is involved. Understanding that we are all individuals and have different needs and influencing factors.

Understanding who the key players are, including yourself, and what their roles and responsibilities are and what are the key factors needed to ensure you get the best possible service and products so that you have peace of mind.

We achieve this by addressing the following:

- Determine what affects your Personal Financial Risk Profile
- Understand what is meant by "The Cheapest Capital in the World"
- Understand the different types of underwriting as they relate to you
- Explore market realities through valid and relevant examples

Knowledge is power and knowledge of your Personal Financial Risk Profile will give you the power to confidently discuss, assess and decide on solutions and advice as they apply to you. Understanding the fundamentals will give you that confidence.

Start your journey to financial independence, confidence and understanding with this unique course tailored to the South African market based on experience gained in the South African market.