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Independent financial service providers whom you can depend on
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Financial-, Estate- & Retirement Planning / Short Term Insurance / Budget Planning
Finansiële-, Boedel- & Aftreebeplanning / Korttermynversekering / Begrotingsbeplanning

Dear Clients and Associates December 2012

In general

2012 is quickly coming to an end. We are grateful to all our clients for the support and trust as well as the references which were given. It is truly appreciated and also encouraged in the future. Welcome to all our new clients – we trust we will provide the same values and relationships as with our established clients and we're looking forward to a long term working relationship.

During the past year a lot of young people, mostly clients' children joined our practice. We reminiscence of the time when we met your parents when you were still small children or some of you not even been born yet.

We didn't have any clients retiring the past year, but we had forced retrenchments and clients changing careers. We wish you all the best with the new stage and challenge. Thank you to all the clients who decided to invest their pension with us. We are proud and humble that 100% of all the presentations done were accepted.

Thank you for everyone's sincere e-mails, calls and messages thanking us for our professional service.

It is important to review your portfolios at least annually. We are dedicated to meet our appointments – please take the time to be at the appointment. Also confirm if there are any changes in your personal situation and we can do the necessary.

Congratulations to the students who completed their studies and good luck with the job hunting. For those of you who haven't received an offer yet, e-mail your CV's to us and we can try to forward it to potential employers.

Inspiration

Henk Henn has been involved with the NSRI the past 35 years and the past 25 years he is a station commander. He is also involved with several organizations in spite of a serious heart attack end of 2011 and medical problems. He stays involved without any compensation. Henk, you are truly an inspiration to us.

Heart ache

Unfortunately some of our clients had serious illnesses and accidents the past year. We wish you a speedy recovery.

Unfortunately we also had clients who past away. Our thoughts are specifically with Darrol Martin and his family during the holidays who tragically lost Nicolette in a car accident.

Review

Our policy and the law also compel us to do a full financial need analysis for every client and those with investments a full investment report. This must be reviewed biannually or annually. We only waive this if we receive written permission from the client.

Reflecting on 2012

Thank you to Masthead, the largest support network for independent financial advisors – we've been working with Anzel intensively, the practice manager, and Herman, our compliance officer. We are proud and boast with our business report of 91% compared with the average practice of 65%. We are specifically proud of the improvement with the Client Contentment from 85% to 91%. We strive constantly to improve our client satisfaction even more and welcome and encourage you to give suggestions to improve our service.

Tax assessments

This year the tax season, with a few exceptions, has gone smoothly. We must stress we are financial service providers/ planners and though we are registered tax practitioners, it is not our focus areas and we only do tax for our existing client base as an additional service.

SARS was exceptional rigorous with the medical claims this tax year. The tax certificate from the medical aid are not solely accepted as proof anymore. The statement of accounts and proof of payments must be kept for 5 years. The tax certificate only confirms the amount not paid by the medical aid, it does not proof the member paid it. Also, only prescribed medicine is allowed as a medical expense and standard over the counter medicine cannot be claimed.

Studies/ Regulatory exams

We have done all the necessary regulatory exams successfully.

Investments/ creating prosperity

2012 was known for better share performances and lower interest rates. Antoni, with the accordance of fund managers and product providers, has built specific models for each client's risk profile. Thank you for your support and the hours spend.

Our portfolios has performed as follows:

Conservative: 11%   Cautious: 12,2%   Moderate: 13,7%   Moderate aggressive: 16,6%

We are proud of the performance of our investments and greatful for all the positive feedback. We also want to thank our consultants from the various companies for their hard work and support.

Office

During 2012 our offices moved. The previous office has no longer had sufficient space and after considering various options in the Helderberg area, a client, Wouter Redelinghuys, has offered his house for sale at 21 Boundary Road, Gordon's Bay. It is also where their business, Sisonke Maintenance was managed for many years and where we visited them for the first time for pension funds for their employees. Even though there is still improvements to be done we are settled in and would like to invite you to visit us.

Estates/ wills

Thank you to Werner Greeff and the employees at Visagie, Vos & Partners for your professional service, specifically with the finalization of the estates. We are greatful that you were willing to work on a Monday between holidays when we had a sudden death. The personal service is truly appreciated.

We would also like to thank Petri Lourens in particular, a lawyer of Old Mutual for his expertise and effort regarding estates and taxes.

Prospects of 2013

Our website will be finalized. Due to unforeseen delays we could not finish it during 2012 as previously anticipated.

Models, analysis programs and client managing systems are still continually upgraded to improve our value propositions to clients even more.

Next year we have been 20 years in the industry and we are grateful our practice is still growing each year in spite of all the changes taken place and new legislation. We could not do it without your help and want to thank you for your contribution in making it a reality.

Short term insurance

We are aware clients are frequently contacted by direct marketers with promises of cheaper premiums with better insurance. We want to emphasize we provide individual contact. Our first priority is to always ensure the client is sufficiently insured. Therefore we make use of established product providers with excellent statistics with payment of claims. We do extensive research before we approve any product or product provider. We have just added a new short term partner and encourage you to please contact us to do premium comparisons.

Please make sure you check your policies to see if you have sufficient cover. Insured amounts on vehicles must decrease and all property must be covered according to replacement value. Confirm if valuable items are insured and if you are not under insured. In case of claims contact the companies direct or Elmarie in our office.

For enquiries during the Festive season when our office is close:

Mutual & Federal clients	Tel: 021-401 6911 (Claims)
	Tel: 0860 637 373 (Enquiries)
Santam	Tel: 0861 101 319 (All enquiries and amendments)
(Administrated through Attooh)	Tel: 0860 122 334 (All claims and enquiries regarding claims)
Auto & General	Tel: 021-527 8666

Personal

Hannes Borman (Borries) is partly retiring in 2013. We wish you all the best with this new phase and thank you for the dedication and effort during the years. It is a privilege to have been working with him for so many years and we are looking forward to the future. Welcome to all his clients in our practice and we're looking forward to meet you. We trust you will find it easy to join and build a long term professional relationship with us.

Antoni had a successful hip replacement end of last year. The first grandchild is also expected in January and we are all very excited. Janneri will therefore be on maternity leave as from middle January until beginning of April. Elmarie has to work many evenings and her office hours are for that reason adjusted to 11:00 – 16:00, but during Janneri's maternity leave she will be available during the whole day.

We're looking forward to take a break and rest to build up positive energy for the year to come.
Our office will be close as from 24 December 2012 and we will be available again as from
7 January 2013.
Merry Christmas and all the best for the New Year!

Kind regards
From all of us at Toni van Zyl Financial Services