

Essential Tips

For managing savings & investments if you've lost your income



Think smart, not heart

Fear and uncertainty are not good financial decision makers. Trust your long-term plan and speak to your financial adviser. Reduced monthly contributions are better than none.



Don't lock in your losses

Switching to a lower risk portfolio can lead to 'locking in losses'. Cashing in at a low point makes a paper loss a real loss.



Consider a payment holiday

Some of our plans offer payment holidays to help you preserve your plan. Speak to a financial adviser or send an email to the relevant client contact centre.



Ask for help

Like so many hard-working South Africans suffering from retrenchment, losing your income isn't your fault. The sooner you talk about your change in circumstance, the quicker those around you – including your financial adviser – can help you formulate a plan to get back on track.

