

Cultivating Excellence

Thriving in Financial Planning through Diversity, Innovation, and Life's Transformative Moments

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FPI Financial Planner of the Year 2022





Unlikely beginnings





The
magic
happens
in
between



My Journey

Lessons

✓ **Mentorship and nurturing young talent:**

Effective mentorship plays a pivotal role in shaping the careers of individuals, especially those from marginalized backgrounds. Rethink models to young talent.

✓ **Diversity and Inclusion Matters:**

Embracing diversity and fostering an inclusive environment in the financial industry can lead to remarkable talent emerging from unexpected places.

✓ **Resilience and Determination:**

Overcoming societal and economic challenges requires immense resilience and determination.

✓ **Policy Implementation:**

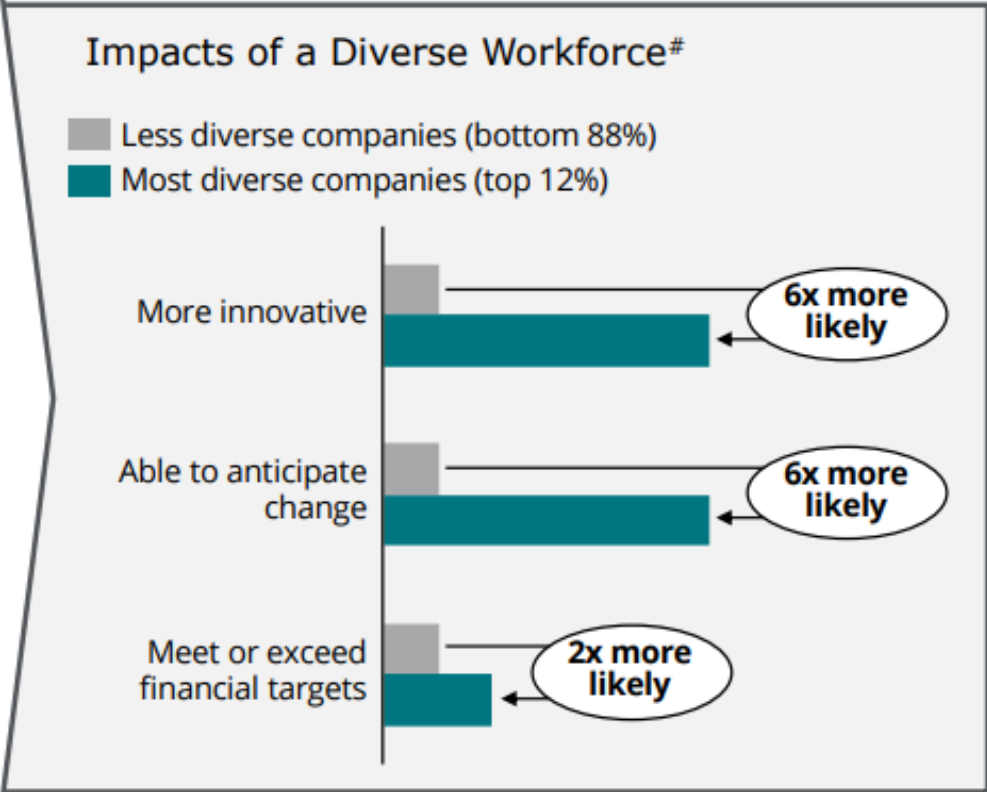
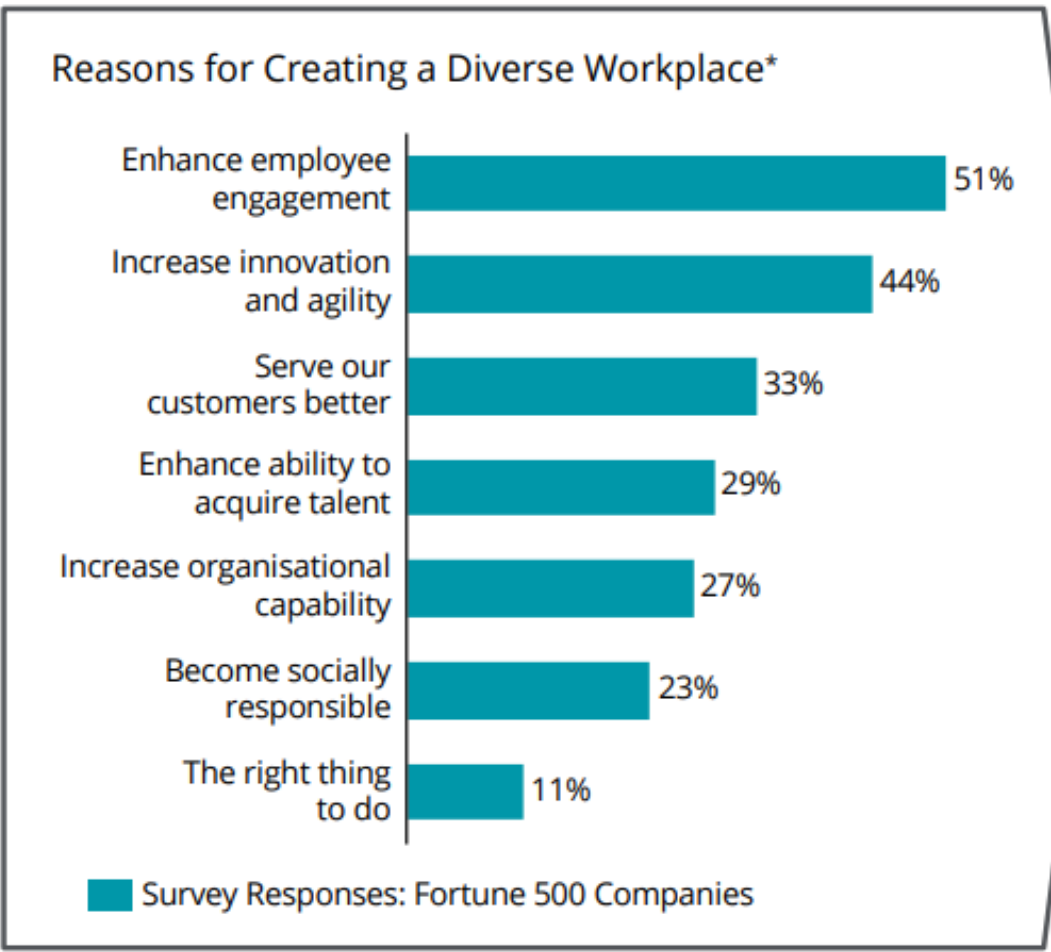
Play your role in implementing policies that promote equal access to education, training, and employment opportunities.

Diversity and Inclusion



Data supports the argument that weaving diversity and inclusion best practices into a company culture isn't just the right thing to do from a social perspective but from a financial one as well. It promotes overall growth, innovation, and adaptability making it an attractive proposition for all of us

Diversity and Inclusion



Note: *Based on 1 000 research-based resources, 200 case studies, and 70 in-depth industry studies;
#Based on a survey of 245 global organisations and more than 70 client interviews.

Sources: Bersin by Deloitte, 2014; and Bersin by Deloitte, 2017

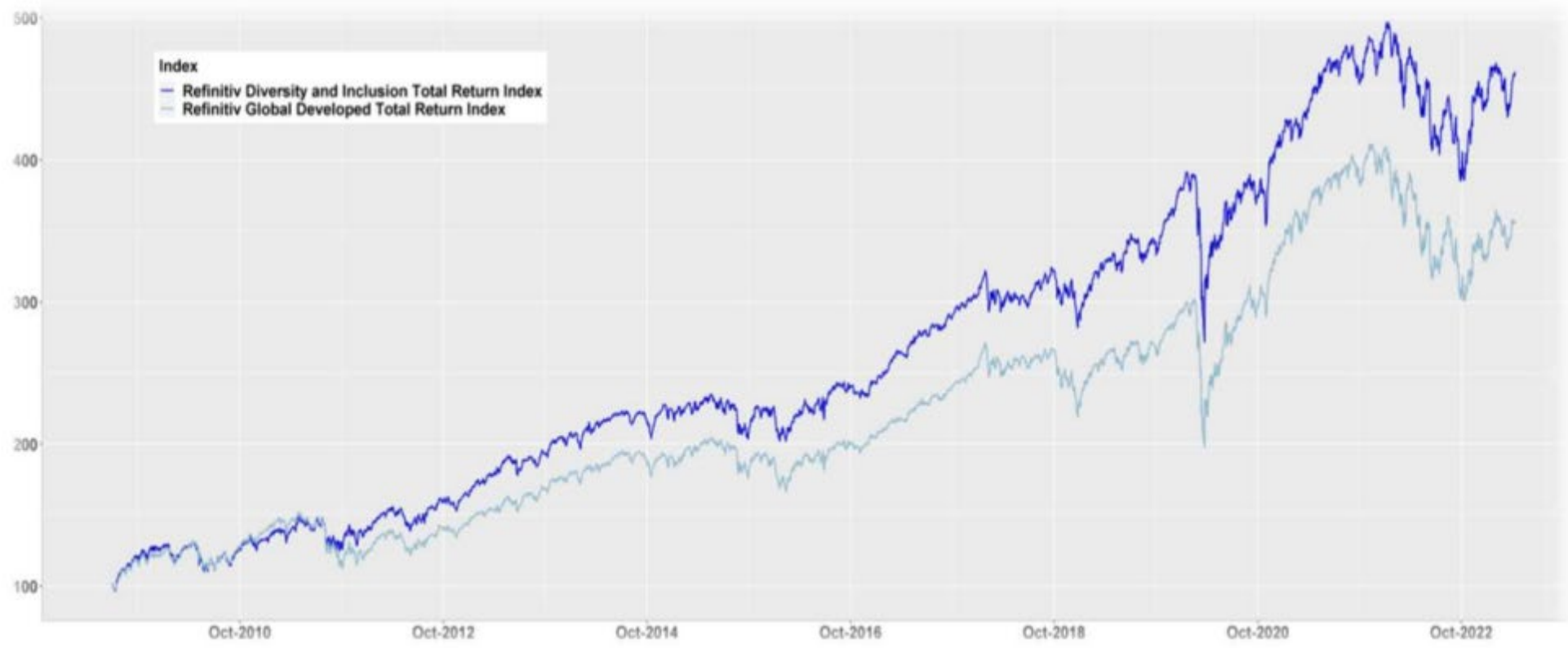
Source: ZA-Deloitte-Approaching-diversity-and-inclusion-in-South-Africa

Diversity and Inclusion

Refinitiv Diversity & Inclusion Total Return Index

11-Apr-23

10-YEAR CUMULATIVE INDEX PERFORMANCE (USD)



Through the Diversity and Inclusion Lens



**What are the financial
planning opportunities?**

Markets to explore



WOMEN

- Great Wealth Transfer (limited involvement, more educated, increasing affluence, single, longer lifespan)
- Seek more personal advice, less risk tolerant
- Place greater significance and are driven by life goals



YOUNGER AND UNDERSERVED MARKET SEGMENTS

- Gen Y uses financial planning differently to baby boomers, prefer a multi-channel digital experience, face to face
- 4 in 5 Gen Ys are using apps or websites to help with finances, which is more than older generations



LGBTQI

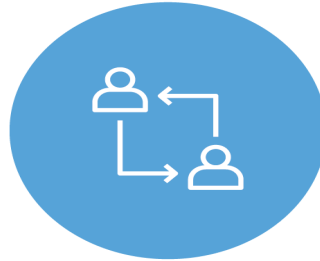
- Changing legal landscape and framework
- Estate Planning and Asset Protection given the potential legal disparities
- Family and social dynamics are an additional factor that one cannot ignore

Markets to explore: How

Three Marketing Approaches For Financial Advisors



The Transaction Approach



The Relationship Approach



The Expertise Approach

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Culture

| Transaction | Relationship | Expertise |
|-------------|--------------|-----------|
| Sales | Service | Education |

Key takeaways:

- ✓ *Diversity and inclusion is a key societal imperative which we need to adopt for the sustainability of the financial planning profession*
- ✓ *Diversity and inclusion initiatives open new business opportunities*
- ✓ *Diversity is a growth catalyst*
- ✓ *Increasing access and professionalism. We all have a role to play*

Thank You

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