

In Touch



If you had a machine that churned out money every month, wouldn't you without a doubt insure it???



Secure your financial future with Income Protection

SALARY PROTECTION

What is your GREATEST Asset?

Most people think it's their house or bank account. They are wrong. For the vast majority of people the greatest asset they have is their ability to generate an income.

How does the bond for your house get paid?

How does your bank account get filled?

How do you repay your debt?

How do you fund your Retirement & Investments?

How do you provide for needs such as food, shelter, clothing & other life essentials?

Unless you are independently wealthy, you work to create this income.

What is Income Protection?

IP is an insurance policy which, if the premiums are not tax deductible, provides you with a regular **tax-free income** if you can't work because of illness or disability. Should the premiums be tax deductible, the income will be taxable.

You may ask why you need to have an income protection policy if you already have disability cover. Disability Cover is a necessity, but only pays out a lump sum of money, whereas an income insurance policy will pay out a fixed monthly amount

to ensure that you can take care of you & your family's monthly expenses when you are no longer able to work or cannot work for a specific period.

Income protection insurance is a type of cover that not many of us think about. While we are readily sold disability cover, not many of us buy into the idea of having our income insured.

When looking for the right income protection insurance for you, it is important to consider all your options. You may require an insurance policy that offers both temporary and permanent protection.

Temporary income protection will usually cover you financially for short amounts of time off work due to illness or injury. All contract workers and those who are self-employed are encouraged to take out this particular insurance.

Permanent cover will basically pay out for permanent time off work should you find that your injury or illness results in you being unable to work. While disability insurance will pay you out one lump sum, income protection insurance will pay out several and ensure that you are able to afford your monthly bills, as before.

Making sure that your income is protected with income protection insurance is in the best interest of both

A note from your advisor:

Beware the pitfalls of "DIY"

You may be one of those people who try to sidestep professional financial advice in an effort to save money. While this may seem like a good idea in the short term, chances are that if you 'DIY', you are likely to end up undermining your long term financial outlook.

Unfortunately, there are players in the financial services industry advocating the 'DIY' route. Essentially they promote the purchase of products without obtaining in-depth advice. The world of finance is a complex one and a person should not self-advise on financial matters unless you are an accredited financial advisor.

Unfortunately the value of advice is often overtaken by the debate regarding payment. This debate has been intensified of late through direct sales advertising advocating 'cutting out the middleman' and proclaiming "no commission".

But beware, those who purchase plans via direct sales operators usually only discover the pitfalls when a policy won't pay out or when they read the small print. Inadequate underwriting exposes consumers to non-payment on death/illness etc. Needless to say the price of a financial advisors commission suddenly seems insignificant under such circumstances.

Financial advisors won't leave you to interpret the fine print only after you have purchased a product. Financial advisors do a thorough analysis beforehand and explain the pros and cons of various options. They carry liability for any inappropriate advice. In the 'DIY' option, it is you, the consumer, who carries that risk.

Financial advice is a personal affair. It involves asking and answering personal questions face to face. It is very difficult to gauge a customer's individual needs if you don't sit face to face with them and members of their family.

Good financial advisors are like good doctors. They start with an examination of the customer's needs and future objectives. They then move to a diagnosis of the current situation and recommend a financial prescription or recommended action plan to achieve the objectives. This is where the experience, expertise and resources of financial advisors becomes manifest.

RUGBY WORLD CUP FEVER



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The 2011 Rugby World Cup kicks off on Saturday, 10 September 2011.

Let's hope the Bokke will make South Africa proud and repeat their victory of 2007 when they won the Rugby World Cup and defeated England 15-6 in the final to become World Champions!

Here are the last six winners:

2007 – South Africa
2003 – England
1999 – Australia
1995 – South Africa
1991 – Australia
1987 – New Zealand

Safety tips

It never hurts to be careful in this crazy world we live in. In daylight hours, refresh yourself of these crucial safety tips that will help you in an emergency situation.

The tips were written by personal safety adviser *Pat Malone* and have been shared via email by millions of people. It is worth repeating:

1. Tip from Tae Kwon Do:

The elbow is the strongest point on your body. If you are close enough to use it, do so!

2. If you are ever thrown into the trunk of a car, kick out the back tail lights and stick your arm out the hole & start waving like crazy. The driver won't see you, but everybody else will. This has saved lives.

3. ALWAYS take the elevator instead of the stairs. Stairwells are horrible places to be alone, and the perfect crime spot. This is especially true at night!

4. If the predator has a gun and you are not under his control, ALWAYS RUN, preferably in a zig-zag pattern! The predator will only hit you (a running target) 4 in 100 times and even then, it most likely will not be a vital organ.

5. Women always try to be sympathetic: STOP! It may get you raped, or killed. Ted Bundy, the serial killer, was a good-looking, well educated man who always played on the sympathies of unsuspecting women. He walked with a cane or a limp and often asked 'for help' into his vehicle or with his vehicle, which is when he abducted his next victim.

6. The Water Scam!

If you wake up in the middle of the night to hear all your taps outside running, or what you think is a burst pipe, DO NOT GO OUT TO INVESTIGATE! These people turn on all your outside taps full bore so that you will go out to investigate and then they attack.



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