



FINANCIAL ADVISORS

YOUR DOCTOR, YOUR TOUR GUIDE,
YOUR PERSONAL FINANCIAL HERO

<http://yourfund.co.za/columbus>

If you are planning your financial future, **MAKE SURE** you have expert advice. A financial advisor is the 'doctor' you need to ensure that your bank balance is healthy even when you are retired. Your financial advisor will consider every aspect of your personal financial situation. Like a reliable GPS navigating system, your advisor maps out your financial future, considering all the bumps and turns ahead, making sure that you never lose your way or run out of petrol.

So where can I get a financial advisor?

- **Contact the Funds.** You can contact the Columbus Retirement Funds directly to get in touch with a financial advisor. Visit the website at www.yourfund.co.za/columbus. Click on 'Contact Us' in the top menu.
- **Find your own.** Have a look at the Financial Planning Institute's website, where you can find a financial planner that fits your needs: www.fpi.co.za.
- It's also a good idea to check out **the Financial Services Board for accredited and reliable advisors:** www.fsb.co.za.
- **Referrals.** Speak to your friends and family about the financial advisors that they've used, and their experiences.

What should I ask my financial advisor?

1. Always ask for his or her background, credentials, and experience. It's worth checking if your advisor is associated with either the Financial Planning Institute or the Financial Services Board (see above).
2. Ask to meet the person who will handle your account directly. You want to feel sure that your money is in good hands.
3. Ask about the payments expected from you and how you will be making them. You wouldn't want to be paying hidden fees or any unnecessary costs.

4. Ask your financial advisor about insurance and risk policies. These will protect you against mistakes and potential fraud. Always ensure that you are covered.

REMEMBER that you need to choose an advisor who fits your unique profile best. You and your financial advisor will be walking hand-in-hand on your individual financial journey. BEST to BE SURE you embark on this trip with someone who you can TRUST, and on whom you can RELY.

Want to learn more?

Visit 'My Investments' on the Columbus Website.

[*http://yourfund.co.za/columbus*](http://yourfund.co.za/columbus)

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