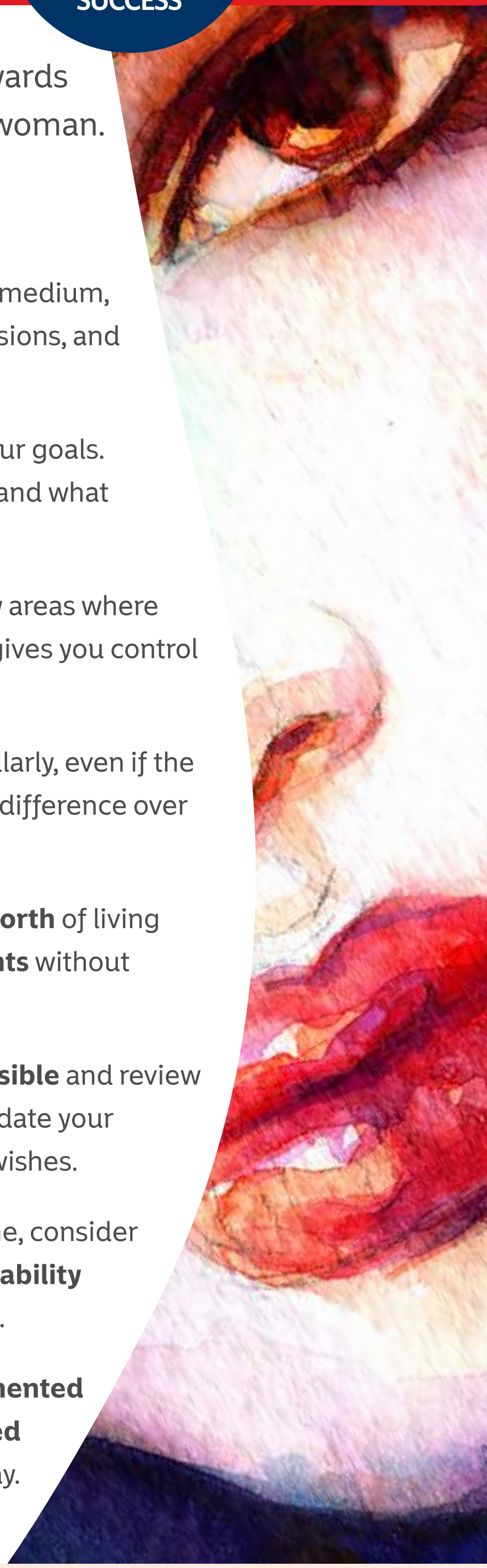
Women and money

Finance your own future - Start now

SHE OWNS HER SUCCESS



Take control of planning your own financial future and work towards becoming a confident, independent, and financially successful woman.

Build financial independence one step at a time:

1. **Set clear financial goals.** Know what you want to achieve in the short, medium, and long term. Clear goals help you **stay focused,** make informed decisions, and measure your progress towards financial success.
2. **Have a financial plan.** A financial plan is your roadmap to achieving your goals. It helps you understand **where you are today, where you want to be,** and what steps you need to take to get there.
3. **Create and follow a budget.** Track your income and expenses, identify areas where you can save, and commit to **spending within your means.** A budget gives you control over your money and helps **prevent unnecessary debt.**
4. **Make saving a priority. Pay yourself first** by setting aside money regularly, even if the amount seems small. Consistent saving habits can make a meaningful difference over time and help build long-term financial security.
5. **Build an emergency fund.** Aim to save at least **three to six months' worth** of living expenses. An emergency fund can help you manage **unexpected events** without relying on credit or disrupting your long-term financial plans.
6. **Invest for your retirement.** Start saving for retirement **as early as possible** and review your retirement investments regularly. Remember to nominate and update your beneficiaries to ensure your benefits are passed on according to your wishes.
7. **Protect your income and loved ones.** If others depend on your income, consider appropriate **life cover.** Also ensure you have **income protection or disability cover** to help protect your financial wellbeing if you are unable to work.
8. **Have a will and estate plan.** Make sure your wishes are **clearly documented** and kept up to date. Proper estate planning can help **protect your loved ones** and simplify the administration of your affairs when you pass away.

Source:
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Speak to your financial adviser.