

## INVESTOR WORKSHOP

### INVESTOR EDUCATION – PLAIN + SIMPLE

#### Detailed Course Content

#### Retirement Funding

1. How do I go about finding out where my retirement fund contributions are actually invested?
2. How well has my pension / provident fund performed relative to other pension/provident funds?
3. What do I do with my retirement fund if I change jobs? (Discussion of preservation funds)
4. Is it detrimental to job-hop as far as my retirement accumulation is concerned?
5. How do I provide for my own retirement if there is no company pension or provident fund? (Discussion of retirement annuities).
6. Why are there both 'good' and 'bad' retirement annuities?
7. What are the tax incentives in investing in a retirement fund?
8. How much do I need to accumulate to live comfortably in retirement?
9. Can I access money from my retirement annuity if in financial need?
10. If I get sued can my retirement savings be claimed?
  - How are my retirement savings treated if I:
    - Get married
    - Get divorced
    - Pass away while a member of a retirement fund

#### Investment Options at Retirement

1. What type of 'pension' or post-retirement annuity is right for me? (Guaranteed annuities vs. living annuities)
2. How do I combine my various retirement funding products at retirement when purchasing a post-retirement annuity?

#### Investing for the shorter term

1. What is an endowment and what are its merits / shortcomings?
2. Who should not purchase an endowment?
3. Why is investing directly in unit trusts (or possibly shares) a better investment option for most people rather than purchasing an endowment?

#### Choosing the right underlying Unit Trust Fund

1. What is a unit trust fund and what are the advantages /disadvantages of such a scheme?
2. Why is it critical that I first establish my investor profile before deciding on a particular unit trust fund?
3. What are the asset classes -equities / bonds / cash / property / derivatives /offshore?
4. Certain asset classes will perform better in certain economic climates – what is this relationship?
5. Why do unit trusts sometimes lose money - I thought the fund manager was supposed to protect my money?
6. Where do I obtain the highest interest rates in the market?

#### Regulatory and compliance issues

1. What laws protect me as an investor?
2. What if my broker ill-advised me?
  - Can I change my mind and reverse my decision to invest in a financial product?
  - If so, will I lose money?

#### Insurance

1. What life events do we insure ourselves against? (life insurance, disability, physical impairment, and dread disease cover)
2. If I fall into financial difficulty can I access money from my life insurance policy?