



YOU LOOK AFTER YOUR FARM. **WE LOOK AFTER YOU.**

TAKE CARE OF YOUR FAMILY, YOUR FARM AND YOUR FINANCES

Farming is a cornerstone of the economy of every country. It is also one of the riskiest of businesses, being so dependent on climate, labour, machinery, pricing, disease control ... and the presence and skills of the farmer.

At Old Mutual, we are not experts in farming. **But over the last 170 years or so, we've learnt a thing or two about financial strategies**, how to minimise risk and grow people's wealth. Although we don't know how to dip sheep, irrigate fields or tend to vineyards, we do have the skills to advise and support you as you go through life's inevitable ups and downs.

Our financial planners consider your whole situation. You, your family and lifestyle, your business, your money and your legacy are included into one consolidated financial strategy.



DO GREAT THINGS



OLDMUTUAL

At Old Mutual, we understand that farming is by its nature a risky business, but proper financial planning can create financial certainty by putting a strategy in place. You need to carefully consider questions about the risks, concerns and opportunities related to each one of the four aspects detailed below:

BUSINESS

We help you identify business risks and minimise them.

IS YOUR BUSINESS PROTECTED?

You may have had many of the same employees for years. Possibly even generations. Do you financially help them if there is a death in the family? Do they belong to a retirement fund with funeral, death and disability cover?

As important as the human side of your business is, so is the mechanised side. You've probably invested a sizeable amount in machinery. But have you got the most appropriate cover? And then there is the unpredictability of nature: fire, lightning, storms and hail. You would do well to think ahead and get protection.

Are you sure the business will continue in the event of the death or disability of you or another key person in the business?

LEGACY

Preserve and grow your assets for the next generation. Be well remembered for your forward thinking.

WHAT IS YOUR PLAN?

When you die, will there be enough money for your family to continue while the estate is being wound up? And after the dust settles and the family has accepted that you are gone forever, will there be enough capital for them to live a similar lifestyle without you?

Do you have a strategy in place for how to preserve and grow assets for the next generation, how to save estate duties and Capital Gains Tax, how to distribute assets equitably and how to ensure the successful transition to the next generation?

LIFESTYLE

Your ability to create an income is your greatest asset. Protect yourself from illness, disability or loss of income.

ARE YOU AND YOUR LIFESTYLE PROTECTED?

There may be a time when you can't work, through no fault of your own. You may find yourself permanently disabled or stricken by a serious illness. Even a temporary disability can set you back financially as your debts and financial commitments don't pause while you are sick.

What about when you want to slow down? Have you planned for your retirement adequately? Will you be able to retire and not be dependent on the farm or the next generation? As much as we'd all like to take it easy someday, few of us really understand what it takes financially – and to take action to save for retirement.

INVESTMENT

Protect your lifestyle and ensure you are financially independent from your farm. Invest wisely and grow your capital purposefully.

DO YOU HAVE ENOUGH CAPITAL?

Have you defined for yourself what "enough" means? Do you know how much you need to save to have enough?

How long will you need to keep working before you can afford to stop? Or does it look like you're going to have to work till you drop?

We'll help you invest appropriately, and then stay on the road with you year on year, reviewing the growth and whether that investment is still appropriate for you as your life changes. We'll advise you on diversifying your portfolio locally and internationally.



To start considering these questions and any others you may have, give us a call. We'd like to partner with you in planning a financial portfolio that works for you, your farm and your family.
Speak to your Old Mutual financial adviser or broker.

Call 0860 347 328 or visit www.oldmutual.co.za for more information.