

Putting. *Passion* to Paper

What moves a young woman in her early twenties to make retirement her passion? Kim outlines the reason for her unique life's mission, and how this translates into investing in her clients.



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The early deaths of my parents (from a hijacking and cancer) prompted me to question the notion that so many hold to: to wait for retirement to live the lives they had always dreamed of. This started me on a journey of learning and discovery: how was retirement viewed by the average person, and what advice were the experts offering?

Having attended a number of conferences and presentations, I was disappointed to find the message was the same, and it was a gloomy one: make sure you have enough money or you will have an unhappy second half of life. The discussions centred around savings, restraint, a return on investments. Does this sound familiar to you as a financial planner?

But what about a Return on Life?

You may have had this experience with your clients who are approaching retirement. After years of hard work and saving for a better life, many retirees find themselves restless, hopeless and, yes, even depressed – even if they have more than enough money to fill their lives with travel and leisure activities (what they tacitly believed retirement was meant to be all about!).

I am grateful that, early in my financial planning career, I encountered a new view – the most effective financial planning has as much to do with personal goals and dreams as it has with rands and cents. I attended the Walt Disney leadership course, and those principles urged me to take action: *“All our dreams can come true, if we have the courage to pursue them!”* My journey to become a financial planner, a life planner and director of a financial planning practise has culminated in the publication of my book.

There was something at my core that demanded that this book be written. Why? Because I am convinced that planning for retirement has to be about more than the money. It is equally important to invest in yourself. A life plan and a financial plan together create a holistic plan to take you into retirement. Yes, make sure your money is properly invested, but what is that money for? I think these are crucial questions that a financial planner should be asking his or her clients to help them invest in themselves.

A life plan combined with a financial plan is the secret, I believe, to a meaningful retirement for your clients. Are we at times somewhat confused when our clients are receiving a great return on their investments,



yet they still seem restless? Could it be that they still need to find significance in their lives, something they may not have given consideration to in their busy working years.

The tagline: *Money + Meaning = Magic* indicates the result of investing, not just your clients' money, but also looking at how they want to invest their time, energy and talents. I believe that understanding your relationship with money is crucial to achieving freedom. I urge my clients to think of their first money memory, and it becomes clear that 40, 50, even 60 years later, this memory is still dictating how they feel about and manage their money. Check this with yourself: even as a financial planner, you may still be controlled – possibly contrary to all logic – by a memory about money that you had all but forgotten.

Numerous life planning meetings and conversations with clients have taught me that investing in clients and their lives is a way of investing in myself, my business and, ultimately, the financial planning profession. I had been witness to remarkable transformations in the lives of our clients, and believe that financial planners can play a significant role in helping clients recognise that money is your servant, not your master.

I witnessed the dysfunctional relationship that my parents had with money (he, using it to control the family, she, in a powerless position of always having to ask for it), and recognised how that had shaped my own attitude towards it. These kinds of lessons prompted me to include a number of practical exercises and actual examples in the book – all to help my readers discover the keys to making retirement a triumphant transition. Of course, it is my hope that financial planners who read my book will derive as much benefit – and yes, enjoyment – from using those tools.

I know that were I retired right now, I would be living my life no differently. I love our definition of retirement: Retirement gives you the freedom to achieve your yet unfulfilled dreams and goals, on your own terms and in your own time.

My hope is that your clients will have that experience of retirement because of the guidance and advice you, their trusted planner, has given them.