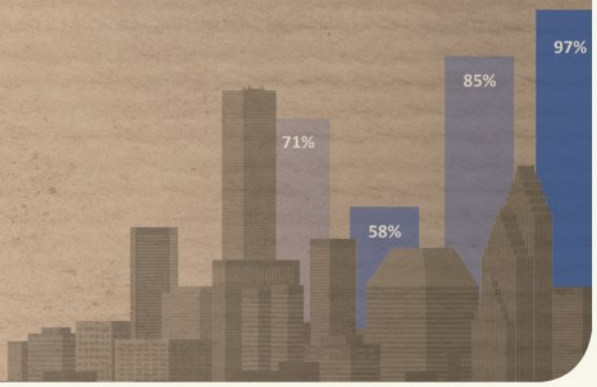
Mark Wenning's

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Mark Wenning
Certified Financial Planner®

office: Shop 4, First Floor, Nedbank, Westville Mall, 35 Buckingham Terrace, 3630
postal: P O Box 1985, Westville, 3610
email: markw@nfp.nedbank.co.za
phone: 031 203 9634
mobile: 082 900 0332
fax: 086 606 4343
web: www.markwenning.co.za
assist: Janet Rackham, janetr@nfp.nedbank.co.za
assist: René Sturrock, renes@nfp.nedbank.co.za

Marital money matters

Most South Africans would rather have a talk about the birds and the bees than any conversation related to finances. In a recent study, money outranked other uncomfortable topics that included not only sex but also asking adult-age children to move out and discussing one's own death.

While you can argue for a certain level of discretion when talking about money with friends and even family, the one person you need to come financially clean with is your mate. Couples who are on the same page about issues like saving, budgeting, and retirement feel more financially secure and argue less about money, MONEY magazine found when they polled 500 boomers and 500 millennials (born 80's to 2000) on their behaviours and beliefs concerning money and relationships.

For many couples the hardest part is simply getting started. "I can guarantee that you and your partner won't have the same views on finances. There are always variations in thinking about how much goes to what and what goal should take top priority," says Jonathan Rich, author of *The Couple's Guide to Love and Money*. "You want to work out those differences and reach compromises before there is an actual money problem."

If you're having trouble getting your partner to open up, follow these tips to steer the conversation in a productive direction.

The Strategy: Solicit your partner's opinion about someone else's financial situation.

What to say: "*My dad is thinking about retiring this year, and he wants my mom to retire with him. I'm worried about my mom retiring that soon. What do you think?*"

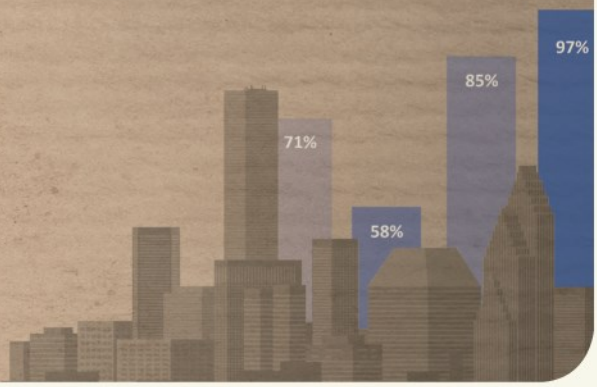
Why it works: "People are always more comfortable discussing others' choices and responsibilities than they are their own," says CPA Kitrina L. Wright. Talking about a financial decision made by a family member or close friend can be an easy way for you to get your partner to share thoughts about money without feeling like all the attention is on him. Then you can use the moment as a springboard to related topics or questions that hit at more personal issues.

Opening up by sharing a detail about a parent's financial behaviour, since most people learn their financial habits and attitudes from Mom and Dad is a great place to start. "Everyone has lessons they learned about money from growing up. Getting your partner to open up about those experiences, good and bad, can give you the best insight into how they view money and what their expectations are."

Hearing about family experiences can give you added perspective on your partner's financial choices, or insight into why they may be reluctant to talk about money, ays

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Ed Coambs, a marriage and family therapist. ""Maybe they're quiet because they grew up in a household that never talked about money, not because they're hiding thousands in debt."

The Strategy: Pose a hypothetical question.

What to say: "*If you inherited R1 000 000 from a relative, what would you do with it?*"

Why it works: Asking an open-ended question is a way to talk about financial priorities without being confrontational, says Paula Levy, a marriage and family therapist. "People tend to get defensive when taking about finances. The key is to focus on your future hopes and dreams more than the money itself, because after all, when we talk about money we're really talking about it as a tool to achieve what we want," Levy says.

Avoid launching into too much talk about your own plans; instead, Levy advises, let your reticent partner speak first. "You want to avoid interrupting as well," she says. "If they get a strong reaction from their partner, then they're even more hesitant to be open about that topic again."

The Strategy: Make an appointment

What to say: "*I've been wanting to go over our monthly bills with you. Can we set aside some time tomorrow night to do that?*"

Why it works: If there is something in particular stressing you out about your union—maybe you don't feel like you have a good handle on where the money is going, or you're concerned about debt—it's best not to blame or blindside your partner when bringing the topic up.

Rather, be intentional and make time, says Coambs. "It's about pacing. It's going to take time to get all the information you want, and you need to be patient." Avoid delving into the nitty-gritty when you're feeling heated or stressed. Your already defensive partner will feel under attack and clam up even more. By creating a time for this kind of talk, you'll both feel prepared and can keep things free of an emotional charge.



You'll also want to start small. Set yourself a time limit, maybe 10 to 15 minutes to talk about the issue, then go out and do something fun together, recommends Kitrina L. Wright. "Keep having these talks and work your way up to longer conversations."

The Strategy: Show your appreciation.

What to say: "*I'm glad we're doing this. I feel like I know so much about you except in this one area.*"

Why it works: You want your partner to know that you understand these discussions are difficult and uncomfortable—but at the same time you don't want to let them off the hook. Stress why it's important to you that you and your partner discuss finances together, and that this is just one piece of a much larger and ongoing conversation. You want your partner to know that you appreciate the openness and want this kind of exchange to continue.

The Strategy: Engage a neutral third party

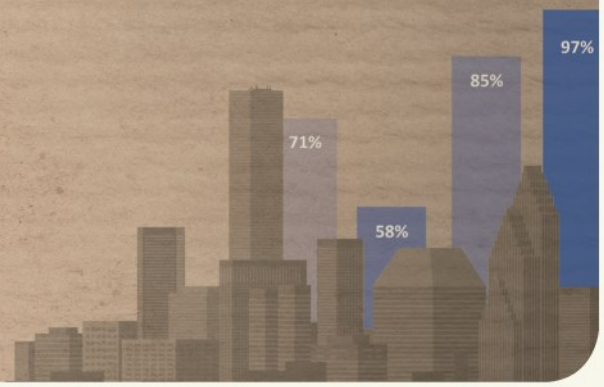
What to say: "*I think we should meet with our financial planner to make sure we're on the right track.*"

Why it works: If you've tried to start the financial conversation several times with little engagement, involving an objective third party might be the ice-breaker your partner needs.

"A meeting with a financial adviser can help with this process. They've done this many times before and can ask the right questions and make your partner feel ok talking about money" says Alan Moore.

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A bit of medical humour

The following quotes were taken from actual medical records dictated by physicians:

By the time he was admitted, his rapid heart had stopped, and he was feeling better.

Patient gets chest pain if she lies on her left side for over a year.

The patient states there is a burning pain in his penis which goes to his feet.

On the second day the knee was better and on the third day it had completely disappeared.

She has had no rigors or shaking chills, but her husband states she was very hot in bed last night.

The patient is tearful and crying constantly. She also appears to be depressed.

Discharge status: Alive but without permission. The patient will need disposition, and we will therefore get Dr. X to dispose of him.

The patient refused an autopsy.

Company medical aid schemes

Members of medical aid schemes in South Africa are grappling more than ever before with their annual contribution increases that have been, for more than a decade now, above both inflation and salary increases. In this article we examine this perk and consider the possible alternatives within your rights as an employee.

The interim solution for many people is to "buy down" on their medical aid cover in order to offset the difference between what they can afford and the above inflationary cost increase of their medical aid cover (move to a cheaper benefit option that may offer less cover). Alternatively, they cancel their medical aid policy altogether.

Whilst many employers may include medical aid cover as part of their employees' remuneration package, it is important to understand what is meant by "company medical aid". It is not mandatory for South African employers to provide medical aid benefits for their employees, although many companies do in fact still include it as an additional perk. However, the current trend is that of a "cost to company" (CTC) approach to employee remuneration and in particular, to move away from subsidising medical scheme cost. Any medical aid contributions paid by your company (whether they subsidise it or whether you are on a CTC salary structure), will be a taxable benefit to you and will be included in your income as a fringe benefit. There is no longer any tax advantage for companies to subsidise their employees' medical aid contributions; hence the increased trend of CTC remuneration packages and leaving it up to you to structure your own benefits expenditure.

The question that often arises is whether your company can really force you to belong to a specific medical scheme(s)?

YES and NO.

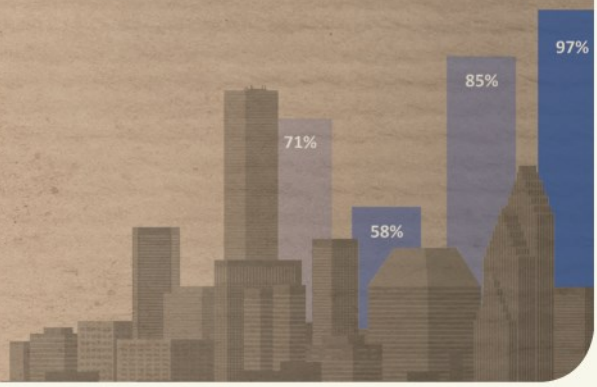
YES - companies in South Africa may enforce membership of a particular medical scheme(s) if it is provided for within the framework of conditions of service *, and / or if you receive a subsidy from your company.

NO - if your company dictates that you must belong to a certain open medical scheme(s), but it is not specifically provided for in your employment contract, then you have absolutely no obligation whatsoever to belong to your company's preferred medical scheme(s).

If you are on a CTC package, which seems to be the approach most companies follow, then you *should be* able to belong to any medical scheme of your choice. The scenario is often that companies will collect your medical aid contributions (from your salary) and then pay the preferred medical scheme(s); so by forcing you to belong to a

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certain scheme is in fact just making their payroll administration easier. On the other hand, if your employer does not pay your contributions to your medical aid on your behalf, you will have to pay your contribution via a debit order or via a direct deposit.

The South African Constitution guarantees every citizen of South Africa "freedom of choice" and not to be discriminated in any way against him / her. However, one often sees the exact opposite happening when an employer makes it a condition of employment to belong to a certain medical scheme(s), especially if the employee is on a CTC salary structure. This practice could and should be challenged by existing and new employees, as other schemes may offer more affordable premiums and better relative value for their families.

As with everything in life, there are also always some alternatives available to choose from, should your company "force" you to belong to their medical aid scheme(s). One such alternative is to be covered by your spouse's medical aid, in other words, your company may not force you to belong to their chosen medical scheme(s) if you are on a CTC package and your spouse is the main member on another medical scheme of your choice.

Internet forums are littered with complaints from people arguing that they should be allowed to choose their own medical scheme. Thami Bolani, chair of the National Consumer Forum, agrees that the issue of freedom of choice insofar as the selection of medical schemes is concerned, needs "serious attention". Bolani believes that employees should not be forced into particular medical aid schemes simply to make payroll administration easier.

* This may be the case if you work for an employer who has a closed medical scheme (i.e. employees working for Truworths, Woolworths and Unison Risk Management may only belong to Wooltru Healthcare Fund, or employees of the South African Police Service may only belong to Polmed). It can also be the case if you work for an employer who has appointed one or more open medical scheme (s) as the only medical scheme their employees may join, provided that the employment contract makes provision that you may only join a certain open medical scheme(s). *Provided by medical aid specialist Elmarie Jensen*



The patient has no past history of suicides.

The patient expired on the floor uneventfully.

Patient has left his white blood cells at another hospital.

She slipped on the ice and apparently her legs went in separate directions in early December.

The patient experienced sudden onset of severe shortness of breath with a picture of acute pulmonary edema at home whilst having sex which gradually deteriorated in the emergency room.

The patient left the hospital feeling much better except for her original complaints.

Patient has neck veins distended down to ankles

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