



Prudential Investment Managers

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Can investing really be quick and easy?

With 2019 now well underway, it's time to sweep the excuses under the rug and start ticking off those action items on your to-do list... beginning with setting up a brand-new debit order investment. At Prudential we've made it easy for you to get started on your way to growing a sizeable sum to spend down the road on whatever your priorities may be. And if you're having trouble finding extra cash to invest, be sure to read our article "[Five tips for finding cash in the new year](#)".

Getting started is quick and easy

Everything can be done online in under 10 minutes and it doesn't have to cost you an "arm and a leg". From as little as R500 a month you can get access to a range of different asset classes (like equities, bonds and cash) all neatly packaged into a single unit trust. Debit order investments are flexible as well, which means that you can stop and start your investment at any time without being penalised, and you can access your money as and when you need it. It's a great way to start saving, whether simply putting money away for a rainy day or saving towards something specific... like buying a car, putting down a deposit on a house or that overseas holiday you've been dreaming about.

Our online tools are designed to help you navigate the clutter

When it comes to investing, having all the relevant information upfront will not only help you choose the right fund to match your risk tolerance, time horizon and objective; it will also help you get a better understanding of how your investment might perform over time. For some, trying to figure out what's relevant and what's not can seem a bit overwhelming, in which case it's a good idea to chat to a financial adviser. If, however, you'd prefer to do it yourself, we've developed really useful [tools on our website](#) to guide you through some of the more important decisions that you'll need to make.

Choosing the right fund is a great place to start

Our [Fund Selector tool](#) will help you narrow down your investment options by taking into account your appetite for risk and your investment time horizon. Once you've got an idea of which fund suits you best, our [fund fact sheets](#) will provide you with a snapshot of all the key information about your chosen fund, such as past performance, asset allocation and the costs associated with the investment.

Contributing the right amount will help you meet your goals

If you are saving towards a specific goal, our [Goal Calculator](#) will help you determine how much you should contribute in order to reach your target. In fact, even if you don't have a specific end-goal in mind, our calculator will be able to give you a good indication of what your investment could be worth over time. Once you know which fund suits your needs best and how much you should be contributing on a monthly basis, the next step is to complete our [online application form](#).

Everything can be done online

In a digital age it makes sense to be able to [complete your application online](#), especially given that most of the supporting documents that we'll need from you are most likely already saved somewhere on your computer. Yes, we'll need a copy of your ID and proof of your residential address (for FICA purposes), plus a copy of your bank statement (so that we can collect your debit order every month). The good news is that these documents can be uploaded online as part of your application, and if you need help,

our client services team will be able to guide you through every step of the process. Best of all, you don't even have to pick up the phone to call us (although that option is available to you if you'd like). Our online chat functionality allows you to "chat" with a live consultant to answer any questions.

Helping you stay up to date with your investment

Once your investment has been finalised, we'll send you statements every quarter, as well as provide you with a secure online account for you to monitor your investment. You can also submit instructions via your online account, making the entire process (from setting up your investment to managing it) quick and easy.

With our latest client service innovations, from our [online application form](#) and [the tools on our website](#), to the relatively low cost of getting started, we've tried to make the process of starting a debit order investment as simple as possible. We hope this helps you on your way to attaining whatever goal you're saving toward, whether in 2019 or beyond.

For more information, please feel free to contact your financial adviser, our client services centre on **0860 105 775** or email us at query@prudential.co.za.

<https://prudential.co.za/insights/articlesreleases/can-investing-really-be-quick-and-easy/>