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## MARKET OVERVIEW

In spite of the Eskom debacle and rampant corruption, 2019's first quarter was a bumper one for investment markets. Although there were legitimate market fears in the build-up to the May 8 elections, the markets managed to hold their ground. From a number of possible election outcomes, the sufficiently strong mandate given by voters to Cyril Ramaphosa is seemingly the best outcome for our country. With Ramaphosa in place, he has until at least 2022 to start fixing the country, end corruption and create employment. The US-China trade wars continue, although with an election coming up in 18 months' time, Trump knows he needs a strong economy and stock market – both of which will suffer from a tariff war. Market analysts anticipate further Chinese stimulus, a possible US rate cut and ultimately a US-China deal, all of which should be favourable for emerging markets, including South Africa.

## ARTICLES & OPINIONS

We have recently published a number of columns online, which have also been featured on [MoneyWeb](#).

- In [Winter is coming](#), we have explored what mechanisms can be put in place for unforeseeable events that can cause a financial 'black out'. Retrenchment, incapacity and divorce can have devastating effects on our finances, and this article provides solid advice on how to plan for the unforeseeable.
- Many retirees attest to feeling overwhelmed by the number of decisions that need to be made at retirement, which prompted us to write [Decisions, decisions](#). This article unpacks the decisions that need to be made with regard to your retirement funds at the point of formal retirement, including advice on how to determine your cash withdrawal amount and how to choose an annuity that is appropriate to your circumstances.
- [It matters how you're married](#) sets out the various matrimonial property regimes in South Africa and how they impact on your estate in the event of a divorce. This is recommended reading for anyone planning on getting married because one's matrimonial property regime can have far-reaching financial consequences later on in life.
- And lastly, in [Financial planning for children with special needs](#), we have explored the financial challenges faced by parents of special needs children and provided advice on how to plan accordingly for their financial futures. A pivotal estate planning mechanism used for providing financially for special needs children is a Type A special trust which is set up in terms of the Income Tax Act solely for the benefit of a person incapable of managing their own affairs. Because seriously impaired people are at risk of being taken advantage of, this type of trust is an excellent way of protecting their financial futures. As a parent of a special needs child, you can set up an Inter Vivos trust during your lifetime or a testamentary trust which comes into formation on your passing. Crue Invest's legal advisor, Eric Jordaan, is a specialist in this field and is able to assist clients in setting up such a trust if required. Please do feel free to contact Eric on (021) 530 8500 or at [eric@crue.co.za](mailto:eric@crue.co.za) should you require advice in this regard.

## JOB SHADOW PROGRAMME

We would also like to remind clients about our Job Shadow Programme for Grade 11 learners which will be taking place on Wednesday, 12 June and Thursday, 13 June this year. Each 1-day session can only accommodate 8 learners, so booking is essential. The course is designed to encourage more young people to enter the profession and will provide insight into all aspects of financial planning including qualifications required to practice, investing, retirement funding, succession planning, tax & estate planning, healthcare and financial administration. Please feel free to share this link with anyone who may be interested in attending: [Job Shadow Programme](#).

## CRUE ONLINE

We would love you to join our online column which publishes bi-monthly articles on financial planning and behavioural finance. To join our blog, simply [click here](#) and enter your email address. You can also follow us on Twitter @crueinvest or find us on Facebook.

