

# BROKSTOCK

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Your Retirement Guide from BROKSTOCK

# Retirement Guide

Retirement planning is essential for achieving financial freedom and long-term security. This guide will walk you through a potentially diversified retirement strategy designed to deliver stable growth, generate income, and preserve capital over time.

## STEP ONE: Portfolio Weighting

A well-diversified portfolio blends growth, stability, and alternative assets. Below is the recommended asset mix:



<b>1. US Stock CFDs</b>	15%	Growth potential	High
<b>2. JSE Stock CFDs</b>	15%	Local market participation	High
<b>3. Index ETF CFDs</b>	25%	Broad market exposure	Medium
<b>4. Bond ETF CFDs</b>	20%	Exposure to corporate & Government bonds	Medium
<b>5. Gold CFDs</b>	15%	Safe Haven	Medium-High
<b>6. Cryptocurrency CFDs</b>	5%	High growth & Speculative	Very High
<b>7. Cash Reserve</b>	5%	Margin buffer & opportunities	Low

## STEP TWO: Asset Allocation

### 1. US Stocks (15%)

The US is home to the world's largest, most innovative companies. These businesses often lead global trends in technology, healthcare, and finance.

- **Growth Stocks** Apple (AAPL), Amazon (AMZN), Tesla (TSLA)
- **Dividend Stocks:** Coca-Cola (KO), Procter & Gamble (PG), Johnson & Johnson (JNJ)



AAPL



AMZN



TSLA



KO



PG



JNJ

### 2. JSE Stocks (15%)

SA equities offer diversification into emerging markets, resource-driven economies, and companies with regional dominance.

- Naspers (NPN), Shoprite (SHP), Capitec (CPI), Anglo American (AGL), Vodacom (VOD)



NPN



SHP



CPI



AGL



VOD

### 3. Index ETFs (25%)

Index ETFs provide instant diversification, tracking broad markets across geographies and sectors with low fees.

- **Local:** Satrix 40 (STX40), iInvest Top 40 (ETFT40)
- **Global:** iInvest MSCI World Feeder (ETFWLD), SPDR S&P 500 (SPY)



STX40



ETFT40



ETFWLD



SPY

## 4. Bonds ETF (20%)

Bonds offer income, reduce portfolio volatility, and protect capital during market downturns.

- **Local Bonds:** Satrix GOVI ETF (STXGOVI), Satrix ILBI ETF (STXILB)
- **Global Bonds:** Vanguard Extended Treasury ETF (EDV), Vanguard Short-Term Corporate bond (VCSH)



STXGOVI



STXILB



EDV



VCSH

## 5. Gold (15%)

Gold is a time-tested store of value and a hedge against inflation and market shocks. Exposure to rand-based gold.

- **ETFs:** AfricaGold (ETFGLD), SPDR Gold Trust (GLD)
- **Optional:** VanEck Gold Miners ETF (GDX) to leverage gold prices via mining shares.



ETFGLD



GLD



GDX

## 6. Cryptocurrency (5%)

Crypto offers potential for high returns, innovation exposure, and portfolio diversification due to its low correlation with traditional markets.

- **Bitcoin (BTC)** – Digital 'gold' (60%)
- **Ethereum (ETH)** – Smart contract infrastructure (30%)
- **Altcoins** – For advanced investors, SOL and XRP (10%)



BTC



ETH



SOL



XRP

## 7. Cash Reserve (5%)

Cash provides liquidity for emergencies, market opportunities and adds stability to the overall portfolio. It's the first line of defense in financial planning.

With the implementation of the 2-Pot Retirement System, investors can now place the accessible portion of their retirement savings directly on the BROKSTOCK platform. These funds are securely held while earning **up to 10% interest per annum** on available funds, offering liquidity, safety, and steady growth without hidden fees.

The platform provides seamless access to interest-bearing options on uninvested amounts, ideal for both emergency reserves and strategic cash positioning. Funds are held in rands, simplifying integration with the rest of your portfolio.

## STEP THREE: Contribution & Discipline

Consistency is key. Even modest contributions can grow significantly over time with compound interest.

**Example:** Investing R1 000/month with a 10% annual return over 30 years could grow to around R2 021 570.

- Reinvest dividends and interest income.
- Stick to your plan through market cycles.
- Review and rebalance your portfolio every 6 - 12 months.

Investing in cryptocurrencies involves substantial risks including high volatility, lack of regulation, security threats, technological vulnerabilities, market manipulation, liquidity concerns, legal uncertainty, absence of guarantees, limited recourse, and unpredictable future developments. Investors must conduct thorough research and seek professional advice before engaging in cryptocurrency transactions. These instruments are available exclusively as CFDs (Contracts for Difference). BROKSTOCK SA (Pty) Ltd. Trading as BROKSTOCK. An authorised Financial Services Provider - FSP 51404, T&Cs and Disclaimers are applicable: <https://brokstock.co.za/>