

With a dynamic fusion of African, European, and Asian influences, South Africa is a place of vibrant cultural diversity. Years after its emergence from apartheid, the nation has become a fascinating mix of history and modernity, of ancient traditions and new ideas. Founded in 1886, Johannesburg has become the country's commercial, industrial, and financial center, perfectly preserving South Africa's history and offering a look at a promising future. Cape Town is regularly heralded as one of the most beautiful cities on earth with the magnificent Table Mountain provides a stunning backdrop to the city.

Program Highlights

- Accompanying guest program alternate activities will be provided for those who do not wish to attend the meetings.
- Embark on an exploration of the darkest years in South African history at the **Apartheid Museum**.
- An optional Kapama Private Game Reserve post-program extension will be offered on this itinerary.

Focus on healthcare

- **Meaningful interaction and collaboration** with financial planners will provide a better understanding of the practice of personal financial planning and the development of the financial planning profession in South Africa through conversation with **local financial planners.**
- Learn about the **most prevalent financial challenges** facing South African families and the decisions they must make to plan for their future. Seek to gain an understanding of the financial institutions (bank, securities firms, insurance companies) serving them.

Focus on Community & Culture

- Talk to the people you meet along the way. You'll be delighted at how open to conversation the locals are, and you may surprise yourself with the **new impressions formed**.
- Engage with the local community of Kliptown and learn about people's lives in this area as well as the work being done to give children a brighter start in life.

Journey Leaders: Nick Nicolette, CFP® & Dan Moisand, CFP®

Nick is a Founder and Principal of Sterling Financial Planning, Inc., an Independent SEC RIA in Sparta, NJ. He has been a CFP® professional since 1984. He served as the 2007 President of FPA and was honored in 2011 by both the National FPA and FPA-New Jersey with the Heart of Financial Planning Award. He was also privileged to be the first person from FPA to appear before the U.S. Senate Special Committee on the Aging. He has previously led the delegation of financial planners to Australia with Dan.

Dan is a Principal in the Melbourne, FL office of Moisand Fitzgerald Tamayo, LLC. He has been featured as one of America's top independent financial advisors by several publications, is a past President of FPA, and is a popular speaker on all things related to retirement advice and the profession of financial planning.



SOUTH AFRICA: Johannesburg & Cape Town November 9-19, 2020 8-night /11-day journey \$6,999 (based on double occupancy) \$1,999 (single supplement)

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