



SOUTH AFRICA: Johannesburg & Cape Town

October 25-November 5, 2020

\$6,799 (based on double occupancy)

\$1,699 (single supplement)

BOOK NOW 888.747.7501

Program Highlights

- 8-night (11 day) journey through **South Africa**
- **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**.

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.
- Giving back and engaging with the local community is an important part of your journey. Visit a facility in an under-resourced community that provides a range of programs to neglected children in Kliptown.

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.
- Discuss topics of mutual interest including what insights you can gain to enhance your own practice. Share common financial challenges

Journey Leader: Nicholas A. Nicolette, CFP®

Mr. Nicolette 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. Nick served as the 2007 President of FPA. He 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 is currently serving as the Chair of the FPA Member Advisory







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