



**IF HOLIDAYS ARE YOUR FAVOURITE DAYS, THE TIME IS NOW.**



Home may be where the heart is but family holidays are where lifelong memories are made. With a little planning and budgeting, your dream destination is closer than you think.

### **HOLIDAY COSTS TO BUDGET FOR**

Accommodation	Flights	Meals
Excursions/Tours	Shopping	Entertainment
Transport/Car rental	Exchange rates (if travelling abroad)	Passports & Visas (if necessary)

### **THE WHEN, WHERE AND HOW**

Prices of flights and accommodation can vary greatly depending on the time of year - do your homework.	Deciding on a destination allows you to budget more accurately.	Budget and set money aside every month.
Choosing a date will give you a timeline for saving.	Knowing where you're going gives the whole family something to work towards.	Use the Savings Calculator on the Old Mutual website to work out how much you need to save each month and how long it will take.

### **NO WORRIES (AND NO TAXES)**

For the best savings option for your needs, talk to an Old Mutual financial adviser.

A Tax-Free Savings Plan, for example, lets you contribute the first R36 000 per tax year without paying any tax on the growth or proceeds.

**SPEAK TO AN OLD MUTUAL FINANCIAL ADVISER TODAY.**

**OLDMUTUAL**

**175 YEARS OF DOING GREAT THINGS**

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