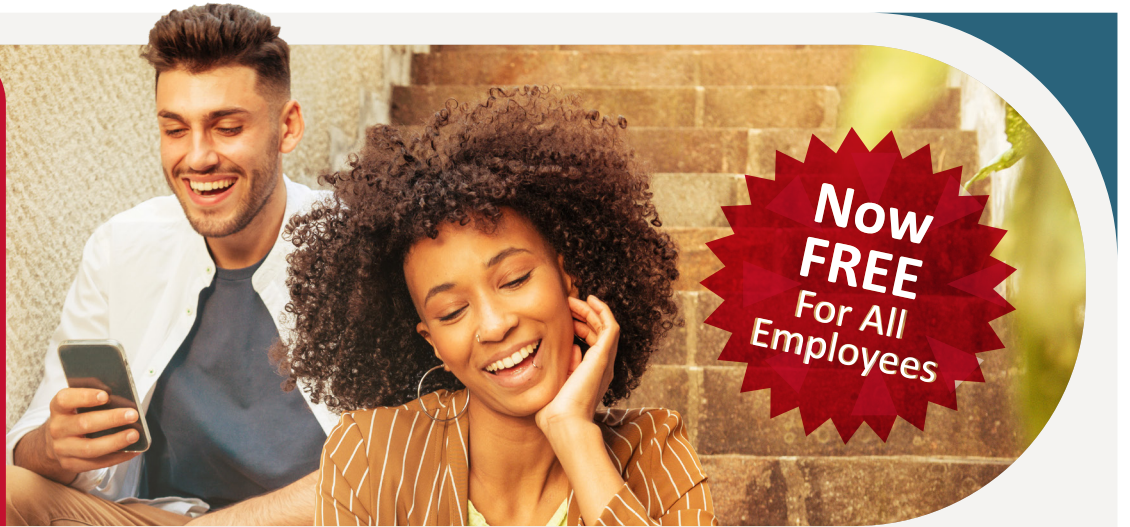


Unlock Expert Financial Education Anytime

Powered by **SmartAlec**



### Why Understanding Money Makes All the Difference?

**Financial literacy isn't just about numbers – it's about making money work.** With many individuals caught in debt and financial stress, knowing how to manage finances can provide peace of mind and unlock opportunities for a better future. From budgeting and saving to investing and retirement planning, the right knowledge empowers smarter choices, reduces financial pressure, and helps build a secure foundation for tomorrow.

### Meet NMG SmartAlec

**NMG SmartAlec is an on-demand, easy-to-understand financial guide, available anytime, anywhere via WhatsApp.** It delivers bite-sized, story-driven educational content, covering everything from basic banking to complex investments. With four engaging courses to choose from, individuals can select one or complete them all at their own pace.



#### Budgets & Borrowing (25 topics)

Builds strong foundations in managing finances by understanding key concepts like bank accounts, budgeting, credit, and loans. This course provides the essentials to help make confident, informed financial decisions in daily life.



#### Saving & Investing (25 topics)

Explores the essentials of saving for goals, investing wisely, and protecting futures. This course covers inflation, risk, scams, and insurance, empowering confident, informed decisions to secure financial success.



#### Retirement Planning (40 topics)

Navigates the full retirement journey, from goal-setting to understanding product options and maximising savings. This course covers essential retirement strategies, including employer obligations, tax benefits, and post-retirement planning.



#### Insurance Essentials (30 topics)

Builds strong foundations in managing finances by understanding key concepts like bank accounts, budgeting, credit, and loans. This course provides the essentials to help make confident, informed financial decisions in daily life.

### Finding a Better Way

**NMG Benefits** is a financial advisory firm that provides unbiased advice, fosters industry competition, and simplifies complex financial matters. Our global reach, powered by proprietary insights and smart technology, enables us to deliver innovative solutions to our clients and members.



**Celebrate Your Progress, Your Way**

Upon finishing a course, a certificate will be awarded, marking the achievement and boosting confidence in making smarter money decisions. Available in English, isiXhosa, and isiZulu, SmartAlec simplifies financial concepts, making them clear and accessible – just like having a trusted friend by your side.

**Certificates**



**How to Get Started**

All you need is a smartphone that has data connectivity and WhatsApp installed. *If you do not have WhatsApp*, SmartAlec can easily be accessed on a computer.



1

**STEP 1 >**

Scan the code **or** say “Hi” on **072 814 6929** to get started



2

**STEP 2 >**

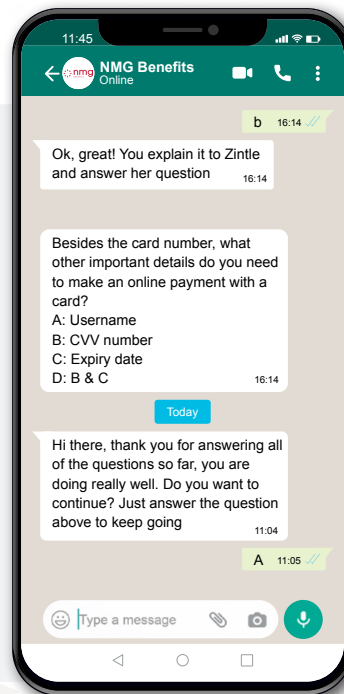
Choose (B) on the Main Menu to “Learn with SmartAlec”

**Simple to Understand >**

It uses bite-sized pieces of information through common language making it easy to understand and grasp.

**Interactive >**

You will have a two-way conversation on WhatsApp whenever it is convenient for you on a topic that you would like to learn more about.



**< Storytelling**

Education is delivered through real-life scenarios that are relatable and keep you engaged.

**< Progress**

You advance to higher levels in the literacy programme each time you provide correct answers.

**< Quality content**

All courses are drafted by experts in financial literacy.