

OLDMUTUAL

# 2024 FINANCIAL SERVICES MONITOR

KNOW BETTER. DO BETTER



DO GREAT THINGS EVERY DAY





**MIGNON  
DU PREEZ**

Public Affairs and  
Sustainability Executive,  
Old Mutual Namibia

## FOREWORD

**Working Namibians show resilience and resourcefulness in a challenging economic environment.**

Since we began this study in 2021, we've shared valuable insights into how working Namibians manage their finances. The 2024 Old Mutual Financial Services Monitor shows that despite ongoing economic challenges, Namibians continue to adapt, finding resourceful ways to make ends meet. As we highlighted last year, these short-term solutions often come at the cost of long-term financial well-being—a trend still evident in this year's findings.

These insights help us create solutions that meet the changing needs of Namibians at every stage of life—whether it's young adults starting their careers, families planning for their children's future, or individuals preparing for retirement.

I am proud to share the findings of the latest Old Mutual Financial Services Monitor, as the study highlights the determination and optimistic spirit shared by Namibians to overcome their financial hurdles. It provides great insights into how we can collaboratively work together to support their financial wellness journeys and help shift the focus from just coping today to planning for a better tomorrow.



**The latest Old Mutual Financial Services Monitor provides deep insight into working Namibian consumers' financial behaviour and attitudes. It reveals their saving behaviours, expense management practices, as well as their financial goals and priorities, as they strive toward financial wellness.**

Old Mutual  
Financial  
Services Monitor:  
**Championing  
the Financial  
well-being of  
Namibians.**

**THE OBJECTIVE**





The Old Mutual Financial Services Monitor highlights that **despite the adverse economic landscape, working Namibians continue to forge ahead, adapting and reshaping their relationship with money, as they steer through their financial challenges.**

The 2024 study reveals that **a large proportion of working Namibians remain highly financially stressed, intensified by high levels of financial dependency.**

Furthermore, **a notable shift to increased borrowing** is evident, demonstrating a growing reliance on debt in order to manage day-to-day finances.

Namibians **continue to be resilient**, through seeking **alternative sources of income** and funding in order to make ends meet.



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**42%**

have a neutral opinion about their confidence in the Namibian economy (up from 27% in 2023).



**INCOME SECURITY, EXPENSE MONITORING AND DEBT MANAGEMENT REMAIN THE TOP 3 FINANCIAL PRIORITIES FOR WORKING NAMBIANS.**

**12%** earn a steady source of income through **renting out property**; significantly higher amongst older consumers (at 26%) and higher income earners (at 27%).



It is concerning that **3 in 10 dipped into savings** and almost **1 in 6 cashed in a savings policy** in the past year, to accommodate financial shortfalls.

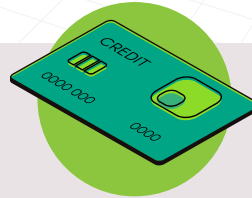
**28%**

**OF WORKING NAMBIANS ARE POLY-JOBBERS.**

This, in addition to the **1 in 5** who note that they are **saving towards their own business**, together with the **1 in 4 who own or part own a business**, points to an entrepreneurial interest amongst Namibians.

**CREDIT USAGE AND PERSONAL LOANS CONTINUE TO SPIRAL UPWARD.**

**66% hold a credit card** (up from 56% in 2023), and **53% have store credit** (up from 37% in 2023). **Personal loans have increased to 48%** (up from 40% in 2023).



Just over **4 in 10** are **uncomfortable about their debt levels.**

**52%**

**believe that their financial situation will improve in the next six months.**

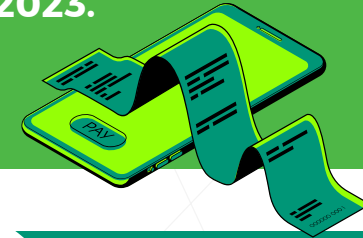


**4 IN 10**

note high levels of **financial stress.**

Dependency (adult or children) remains high, with **6 in 10** falling into the **Sandwich generation.**

Half of Namibian consumers indicate that **their earnings have remained unchanged since 2023.**



**ONLY 1 IN 4**

use a financial adviser.

**SAVING FOR CHILDREN'S EDUCATION**

continues to be the top savings goal amongst working Namibians, followed closely by **saving for a home**, and **saving for a rainy day.**

**SAVING TOWARDS A COMFORTABLE RETIREMENT**

ranks 4th amongst Namibian consumers' savings goals. **Only 22%** are very confident in the adequacy of their retirement savings.

**Informal and alternative ways of savings grows in appeal.** Almost 4 in 10 have informal savings (This includes unbanked cash and stokvels); 15% of Namibian consumers belong to a stokvel (up from 11% in 2023); 18% of working Namibians invest in livestock (up from 15% in 2023).



The Old Mutual Financial Services Monitor zooms in on working adult Namibian consumers, earning a personal monthly income of N\$3 000 or more.



Annual Survey



Namibia



Self-completed surveys



n = 651  
Fieldwork  
July - September



Personal Monthly Income:  
N\$3 000+

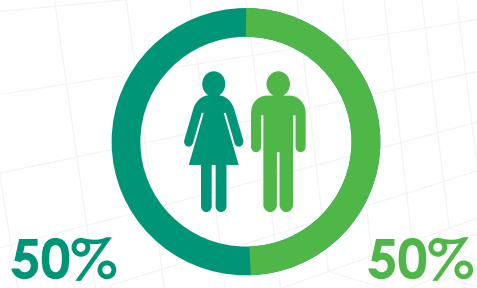


18 - 65  
year-olds

Age, personal income, gender, area and employment sector were quota controlled to provide a representative view of the Namibian adult working population.



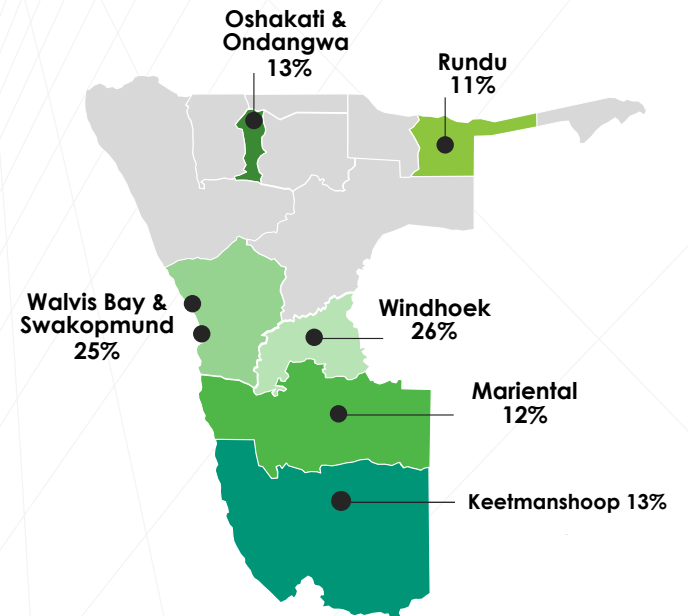
## GENDER



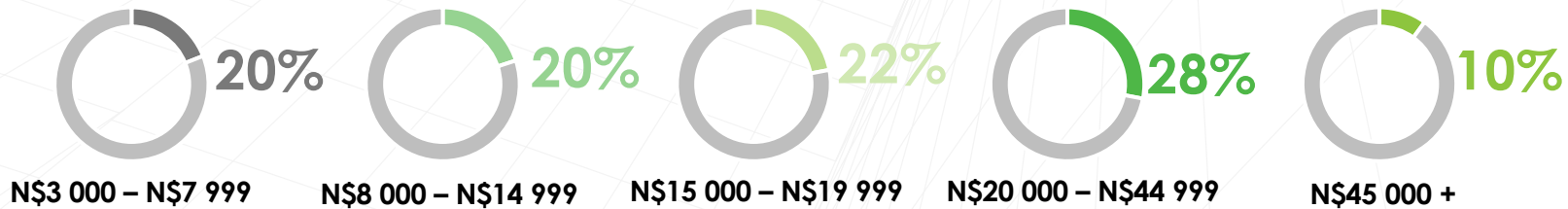
## AGE



## REGION



## PERSONAL MONTHLY INCOME

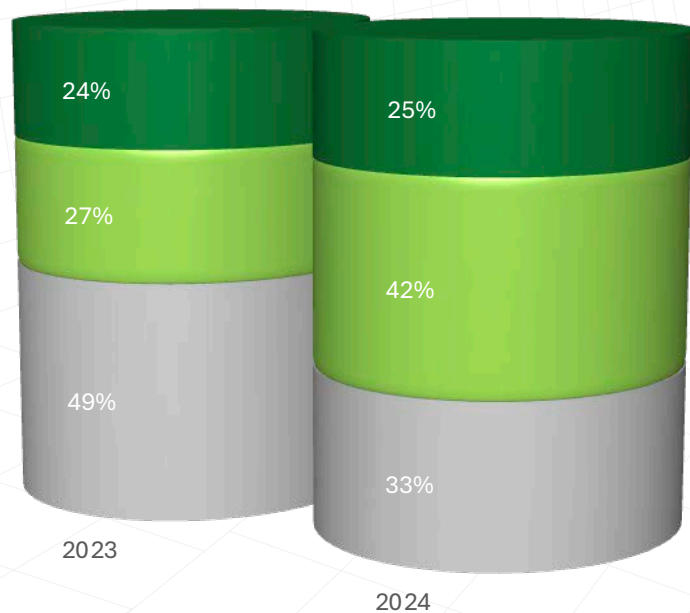


Sample: 651



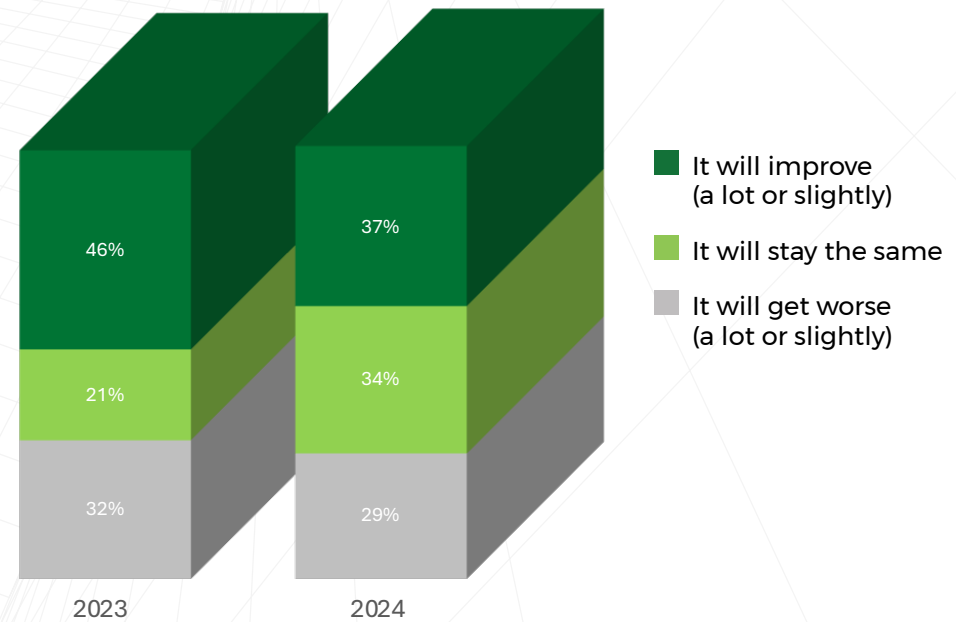
In the latest read, Namibians are **feeling unsure regarding the Namibian economy**, displaying a more **neutral stance toward their confidence in the current economy (42%, up from 27%)**, as well as in the **future Namibian economy (34%, up from 21%)**.

“I feel confident about the Namibian economy”



- Agree (strongly or slightly)
- Neither / Nor
- Disagree (strongly or slightly)

Expectations of the Namibian economy for the next 12 months



- It will improve (a lot or slightly)
- It will stay the same
- It will get worse (a lot or slightly)

Why Confident:

- Stable macro economic indicators
- Green economy initiatives in motion
- Confidence in leadership.


Why less confident:

- Poor governance
- High cost of living
- High unemployment rates



# FINANCIAL BEHAVIOUR INDICATORS



A smiling man with a beard, wearing a blue suit jacket over a patterned shirt, stands in front of a large window. The background shows a cityscape. A large green circle with a white border is overlaid on the left side of the image, containing text.

FINANCIAL BEHAVIOUR  
INDICATORS SHOW THAT MANY  
WORKING NAMIBIANS REMAIN  
FINANCIALLY STRESSED, **NOTING  
STATIC EARNINGS AND LOWER  
OPTIMISM IN THEIR FINANCIAL  
OUTLOOK.**



## 40% of Namibian consumers note high levels of financial stress...

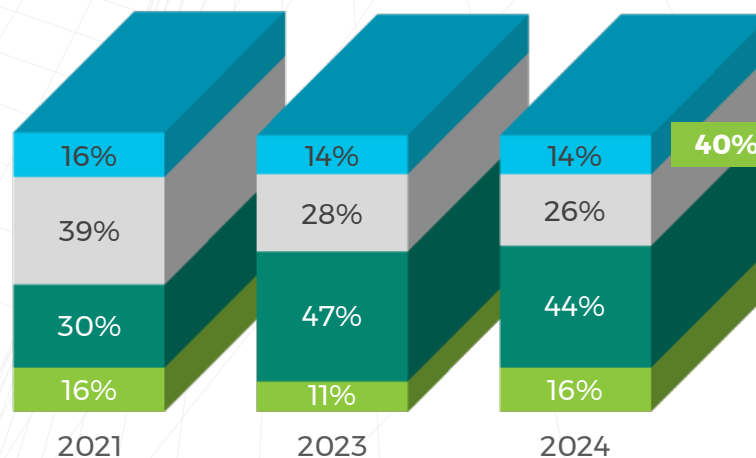


With little change since 2023 at 42%.

Lower income earners remain the most financially stressed at **47%**.

Furthermore, for almost a third of working Namibians, **financial stress is negatively impacting their mental and physical well-being.**

■ No stress ■ Low stress ■ High stress ■ Overwhelming stress





**Namibians** facing higher financial stress display **lower levels of future financial readiness**, with **significantly** fewer holding savings and investments products, as well as short-term insurance products.

Financial product holding:	Overwhelming / high stress	Low / no stress
<b>Sample</b>	<b>265</b>	<b>386</b>
Short-term insurance	38%	53%
Savings/investment policy	34%	43%
Retirement annuity	26%	46%
Education policy	24%	29%
Unit trusts	19%	30%



Furthermore a notably higher percentage of this financially strained cohort (1 in 2) **say they are not good at monitoring their budgets, or setting financial goals.**

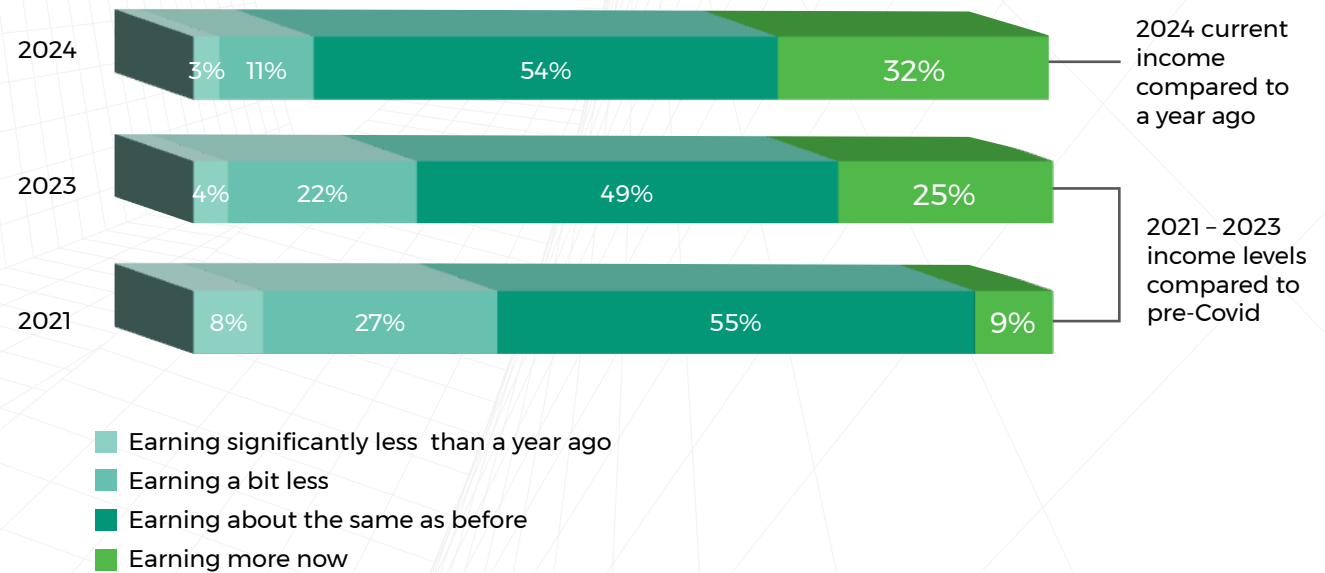
In the past year:	Overwhelming / high stress	Low / no stress
<b>Sample</b>	<b>265</b>	<b>386</b>
Fallen behind on any household bill	34%	16%
Fallen behind on rent or home loan payments	21%	10%
Dipped into savings to make ends meet	37%	26%
Had to borrow from friends or family	42%	28%
Fallen behind on credit card payments	18%	12%
Fallen behind on store credit payments	20%	14%



Consequently, these financially stressed consumers exhibit **higher levels of borrowing, dipping into their savings and falling behind on payments**, when compared with those who are less financially stressed.



## Two thirds of working Namibians are earning the same or less relative to a year ago...



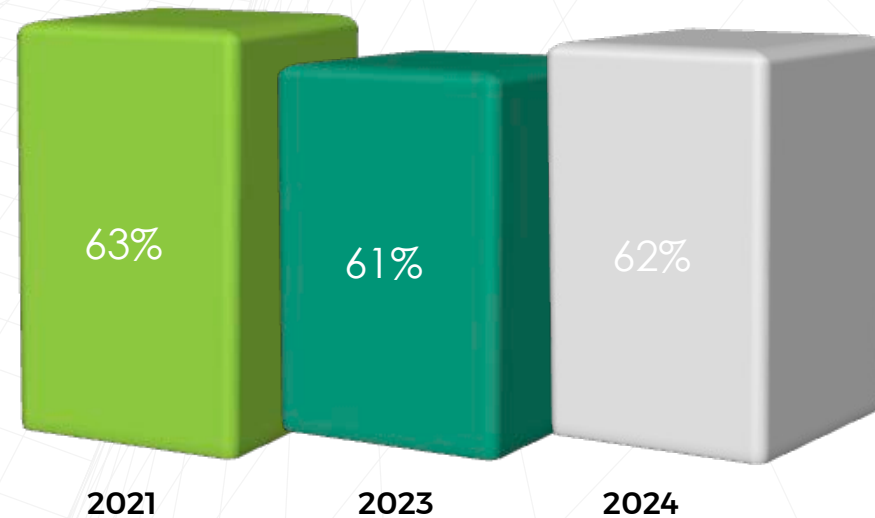
With **just more than half whose earnings have remained unchanged.**

This indicates that a significant portion of Namibians, would have experienced a decline in real earnings or spending power.



Furthermore, financial dependency (adult or children) remains high amongst working Namibians, with **6 in 10 falling into the Sandwich generation**, evident across age and income levels.

### Sandwich Generation



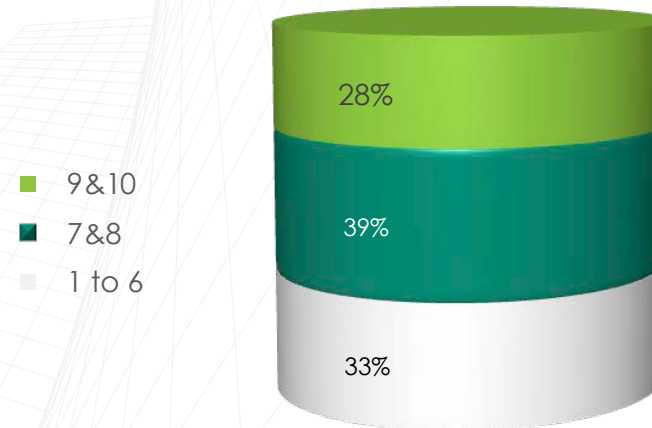
NOTE: Sandwich generation are those who have both dependent children and other (adult) dependents.

**75% of employed Namibians have adult dependents, other than a spouse/partner, who rely on them for financial support (up from 71% in 2023). 77% have child/ren dependents.**

## Less than a third (28%) say they are very confident in their investment and savings decisions, while a third remain less confident (33%).

Expectedly, confidence is highest among consumers earning N\$30 000+.

### Confidence in ability to make good savings and investment decisions



Confidence rated as a score out of 10, where 1 = not at all confident and 10 = extremely confident

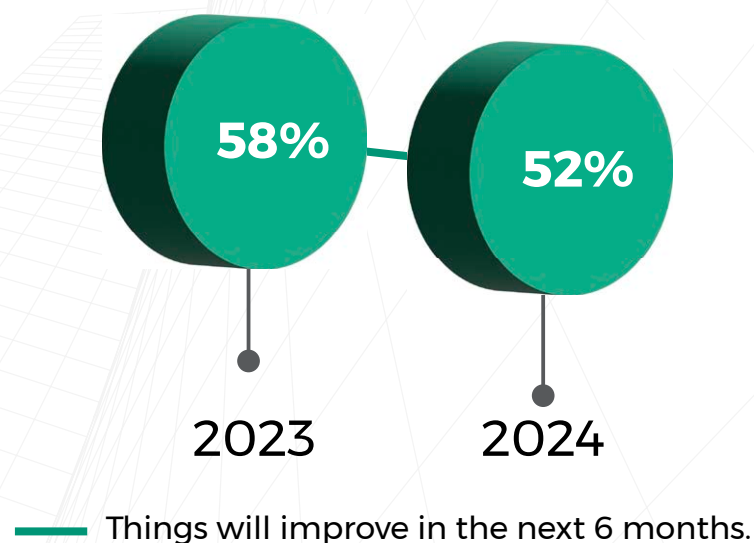
The research shows that access to financial advice is linked to higher confidence in financial decision-making.



Although, the usage of financial advisers amongst working Namibians is low, with **only 1 in 4 using a financial adviser**. Close to 4 in 10 (37%) are **not always sure who to turn to** regarding their finances.

**The financial challenges have somewhat dampened optimism, with those positive about their financial future dipping from 58% to 52%.**

Expectations of financial situation



Those who foresee little change in their finances, cite **stagnant incomes** and **worsening economic conditions** as their key reasons.

A positive financial outlook is driven mostly by expectations of **improved income, better debt management** and **improved savings ability**.

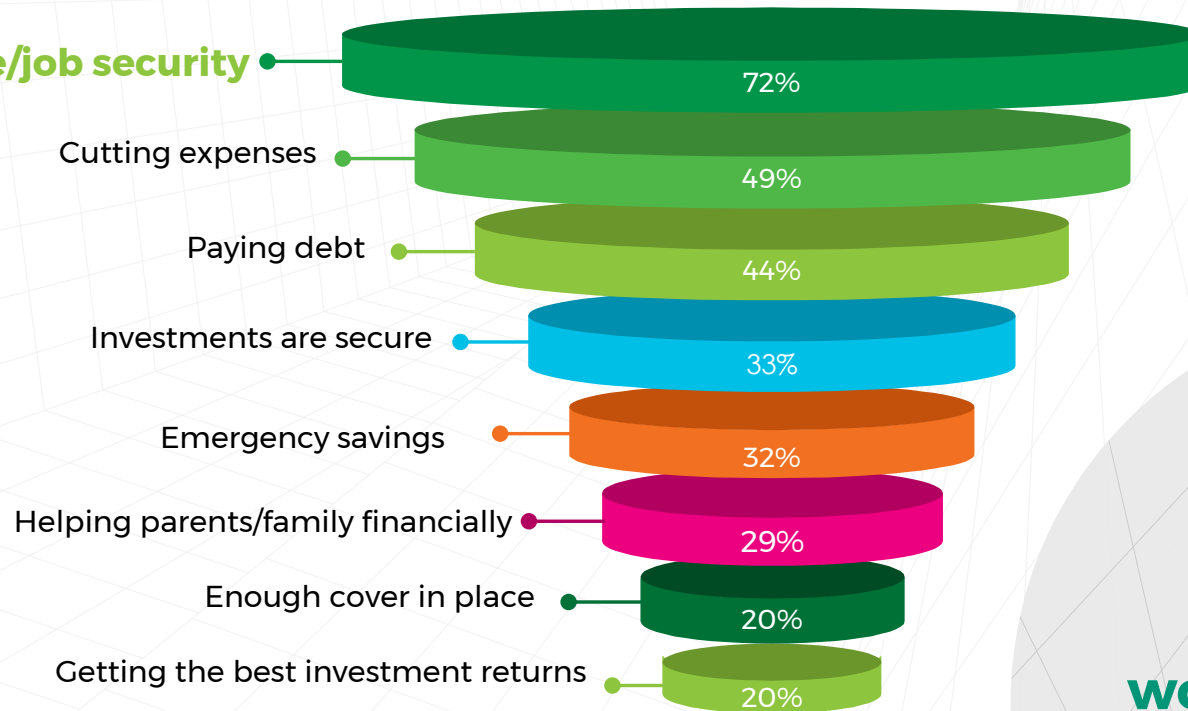


THE PATTERN IN FINANCIAL  
PRIORITIES REMAINS STABLE.  
**INCOME SECURITY, EXPENSE  
MONITORING AND DEBT  
MANAGEMENT REMAIN THE  
TOP 3 FINANCIAL PRIORITIES  
FOR WORKING NAMIBIANS.**

# FINANCIAL PRIORITY 1 INCOME SECURITY



**1. Income/job security**



Income security is the leading priority amongst **72%** of working Namibians

**44%**  
are constantly worried about losing their job or income

This is higher amongst younger and lower income earners - understandable given the high youth unemployment rates.

Financial priorities ranked as 1st, 2nd or 3rd most important.

## 28% of working Namibians are Poly-Jobbers.

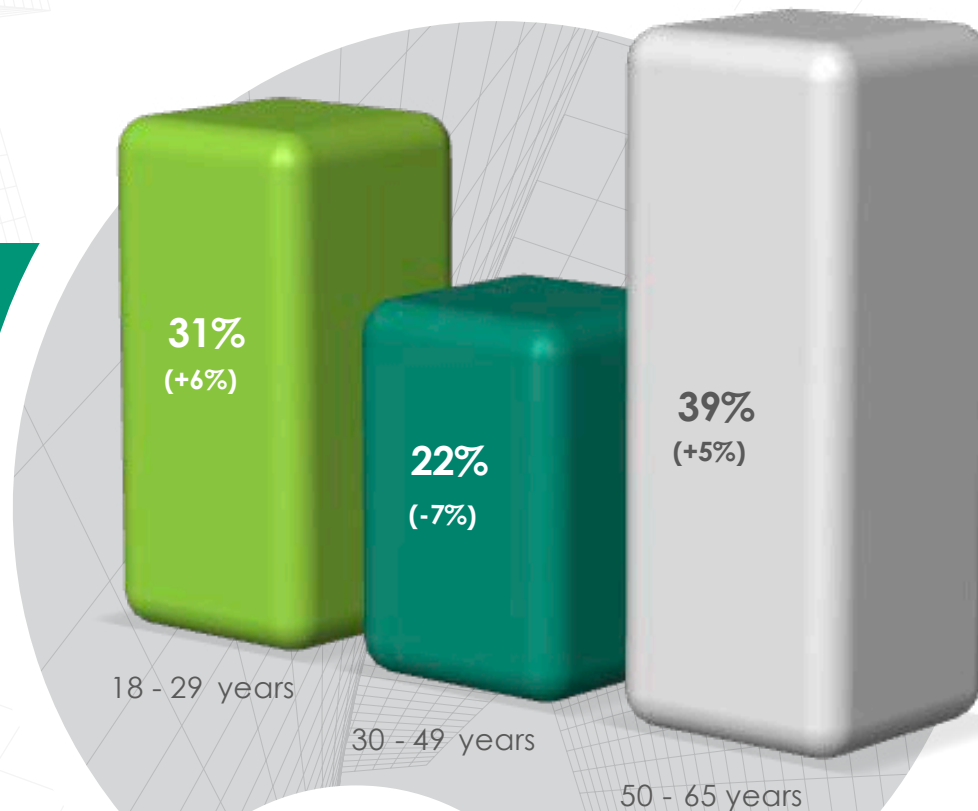
(SIDE-HUSTLING, FREELANCING AND DOING AFTER HOURS WORK IN ADDITION TO THEIR REGULAR JOB)

This has remained stable since 2023.

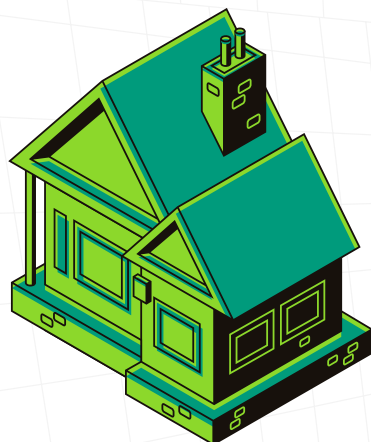
Poly-Jobbing is highest amongst 50+ year-olds (39%), and those earning more than N\$30 000 (42%).

This suggests that access to funding and financial support likely encourages people to start side businesses to boost their income.

This is further evidenced in business ownership, where the incidence is also notably higher amongst older (35%) and higher income earning Namibians (37%).



**24%**  
of working Namibians own or part own a business



## 12% earn a steady passive income through renting out property.

This is significantly higher amongst consumers older than 50 years old (at 26%) and higher income earners (at 27%). Not surprising, given the higher price-to-rent ratio observed in Namibia in the first quarter of 2024.

	Total	18 - 29 years	30 - 49 years	50+ years	N\$3 000 - N\$14 999	N\$15 000 - N\$29 999	N\$30 000+
<b>Sample</b>	<b>651</b>	<b>193</b>	<b>327</b>	<b>131</b>	<b>265</b>	<b>195</b>	<b>191</b>
Rental income	12%	10%	7%	26%	4%	6%	27%
Money from friends/family in Namibia	9%	9%	9%	10%	13%	7%	6%
Money from the government, such as a grant	6%	4%	5%	14%	7%	6%	5%
An irregular income from seasonal work	5%	5%	5%	7%	5%	3%	8%
Money from friends/family living in another country	5%	3%	5%	7%	4%	5%	6%
Stokvels	4%	3%	3%	6%	3%	3%	5%

### Social media usage:



85%



68%

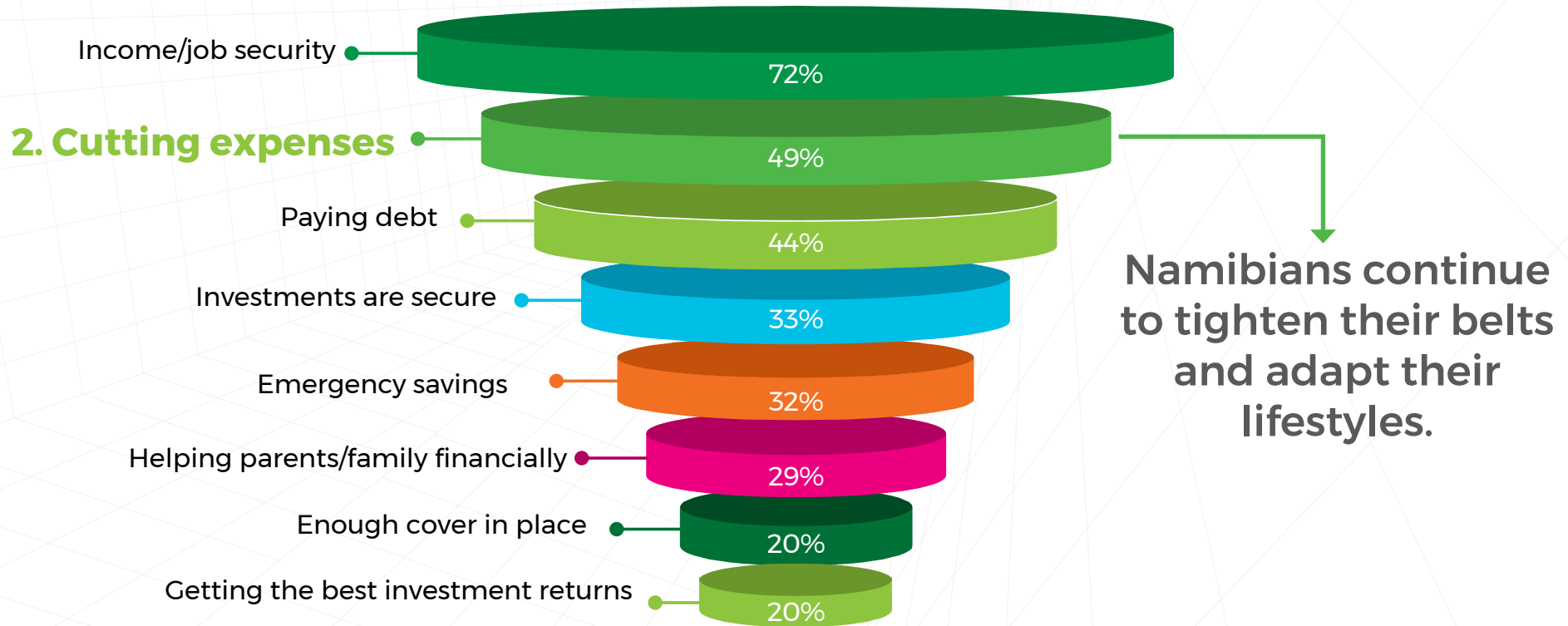


44%

While social media usage is high, only 8% of working Namibians earn an income through these platforms.

# FINANCIAL PRIORITY 2 CUTTING EXPENSES





Financial priorities ranked as 1st, 2nd or 3rd most important.

# 1 in 7 have put major expenses on hold in the past year.

Interestingly, amongst Namibian consumers, **1 in 5 continue to use loyalty rewards** to boost their spending, remaining stable since 2023.

**56% note their household income only sometimes covers their expenses (with a bit of money to spare at the end of the month), while 13% note this is hardly ever the case (22% amongst lower income earners).**



**20%** ▲<sup>+2%</sup>  
 used loyalty points/rewards



**16%** ▼<sup>-5%</sup>  
 cheaper TV streaming options



**16%** ▼<sup>-6%</sup>  
 switch to cheaper retail brands



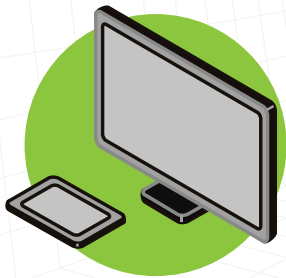
**14%**  
 put plans for major expenditure on hold

Only lifestyle changes of more than 10% shown.

▲ ▼ Arrows indicate shift against 2023 measure.



Almost  
**7 in 10**  
**haggle**  
to get the  
best deal



**6 in 10**  
**actively**  
**research**  
products and  
services and  
compare prices,  
especially for  
“big” purchases



Almost  
**6 in 10**  
**try new**  
**brands**  
or products  
that offer value  
for money.

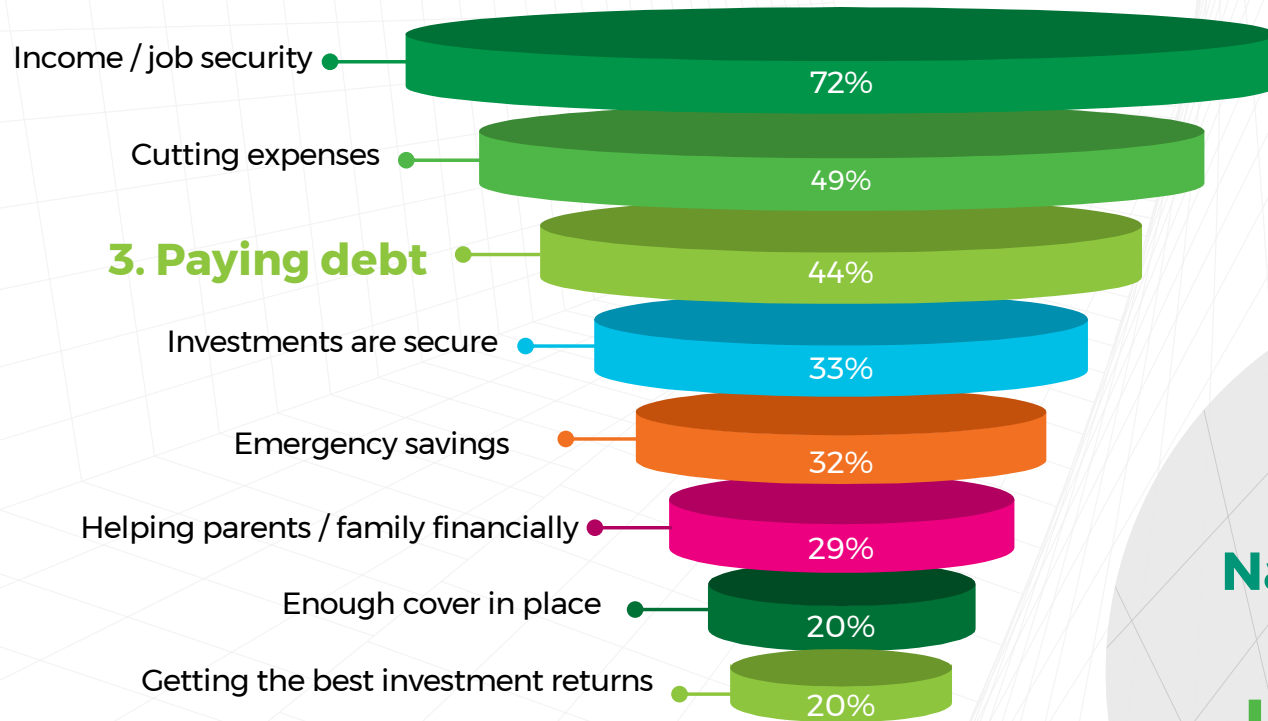
Price-conscious  
Namibians are  
discerning and  
careful about how  
they shop and  
spend.



# FINANCIAL PRIORITY 3

## PAYING DEBT

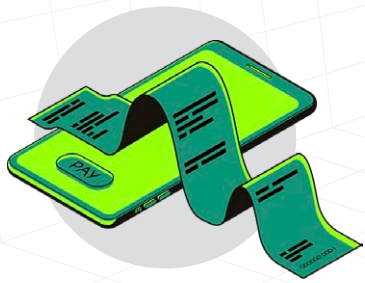




**Just over 4 in 10  
 Namibian consumers  
 note they are  
 uncomfortable  
 about their debt  
 levels.**

Financial priorities ranked as 1st, 2nd or 3rd most important.

# How consumers coped with debt in the past year...



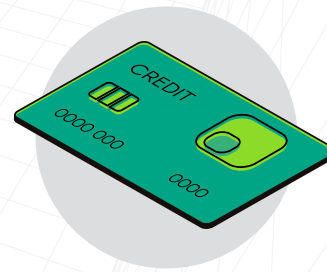
**1 in 4**

fell behind  
on household  
bills



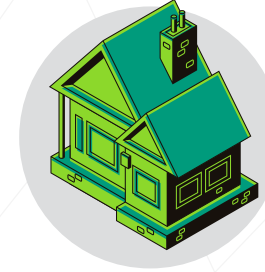
**1 in 6**

fell behind on  
store credit  
payments




**1 in 7**

fell behind on  
credit card  
payments

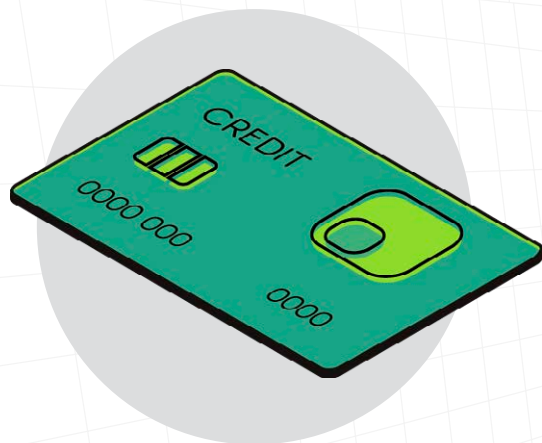


**1 in 7**

fell behind  
on rent/home  
loan payments



**ACCESS TO CREDIT AND  
LOANS CONTINUES TO  
SPIRAL UPWARD,** WITH  
A SIGNIFICANTLY HIGHER  
INCIDENCE OF CREDIT  
CARDS, STORE CREDIT  
AND LOAN HOLDERS.

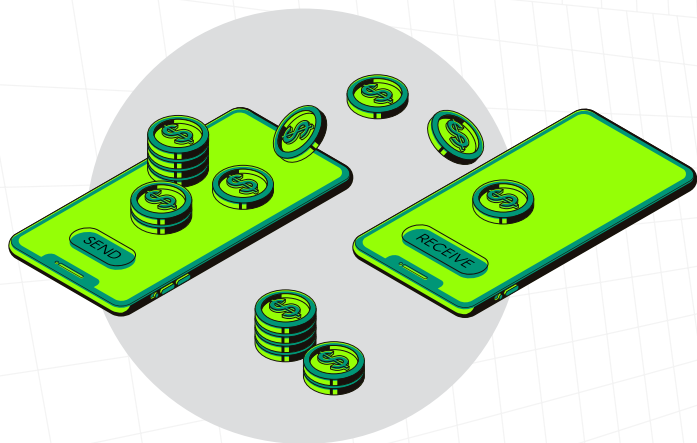


## Access to credit cards has increased to 66%

(up from 56% in 2023), and **store credit has increased to 53%** (up from 37% in 2023). These increases are notable across age and income levels, most significant amongst N\$30 000+ consumers.

	Total 2023	Total 2024	18 - 29 years	30 - 49 years	50+ years	N\$3 000 - N\$14 999	N\$15 000 - N\$29 999	N\$30 000+
<b>Sample</b>	<b>500</b>	<b>651</b>	<b>193</b>	<b>327</b>	<b>131</b>	<b>265</b>	<b>195</b>	<b>191</b>
Credit card	56%	66%	64%	67%	70%	58%	64%	80%
Store credit/shop accounts	37%	53%	46%	54%	59%	39%	55%	67%
Lay-by facility	17%	25%	24%	28%	21%	26%	27%	23%
HP/hire purchase/instalment sale	17%	20%	14%	22%	22%	13%	23%	25%
Home loan/mortgage bond	15%	19%	8%	20%	32%	5%	16%	40%
Car finance	16%	17%	10%	18%	23%	4%	15%	34%
Revolving credit/overdraft facility	9%	12%	7%	16%	8%	6%	13%	18%

There is a notable increase in **lay-by facilities** (from 17% to 25% in 2024).



A **personal loan** of any type from a financial institution, friends and family, an employer, stokvel, a loan shark, or a microlender, has

## increased to 48%

(up from 40% in 2023). Again, these increases are notable across age and income levels.

Amongst those who have a loan, the key reasons are **to cover expenses**. **45%** have a loan to cover **unexpected expenses**, this largely being medical expenses and funeral costs. A further **38%** have a loan to **manage their day-to-day expenses**.

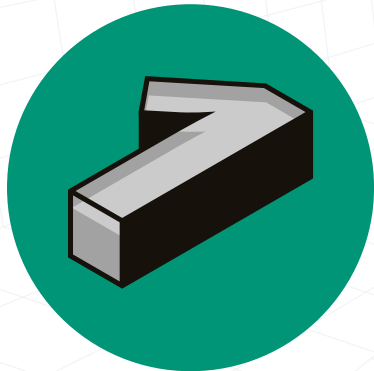
	Total 2023	Total 2024	18 - 29 years	30 - 49 years	50+ years	N\$3 000 - N\$14 999	N\$15 000 - N\$29 999	N\$30 000+
<b>Sample</b>	<b>500</b>	<b>651</b>	<b>193</b>	<b>327</b>	<b>131</b>	<b>265</b>	<b>195</b>	<b>191</b>
Personal loan from a financial institution	24%	26%	12%	32%	33%	19%	28%	35%
Personal loan from a friend/family member	14%	21%	23%	22%	14%	30%	17%	14%
Personal loan from a micro-lender	10%	13%	8%	15%	14%	14%	14%	10%
Student loan	9%	12%	15%	12%	8%	9%	14%	14%
Personal loan from stokvels	3%	6%	3%	9%	6%	6%	6%	8%
High cost loan from a loan shark/payday lender	1%	4%	3%	4%	4%	4%	3%	3%
Personal loan from employer	2%	4%	5%	5%	3%	6%	3%	4%

There is a notable increase in **personal loans from friends/family** (from 14% to 21%).

THE SHIFT FROM  
**DEBT SERVICING**  
**TO DEBT CREATION**  
IS CONCERNING.



	2023	2024
<b>TO SOURCE ADDITIONAL CASH IN THE PAST YEAR</b>	<b>500</b>	<b>651</b>
Borrowed from friends or family	33%	34%
Taken out a personal loan from a bank or financial institution or microlender	13%	15%
Borrowed from a stokvel	7%	9%



To source additional cash in the past year, just over 3 in 10 borrowed from friends/family.



Turning to friends/family for a loan is notably higher than the 1 in 7 who took out a loan from a financial institution in the past year.



To access cash in the past year, in addition to turning to loans and credit, **3 in 10 dipped into savings** and **almost 1 in 6 cashed** in a savings policy.

**Both remaining stable relative to 2023.**

	2023	2024
<b>TO SOURCE ADDITIONAL CASH IN THE PAST YEAR</b>	<b>500</b>	<b>651</b>
Dipped into savings to make ends meet	30%	30%
Cashed in a savings or investment policy	14%	15%



Of concern, is the  
**1 in 5**

Namibians who acknowledge that they **gamble frequently**, hoping to make money to cover some of their expenses/debt.

	Total 2024	18 - 29 years	30 - 49 years	50+ years	N\$3 000 - N\$14 999	N\$15 000 - N\$29 999	N\$30 000+	Male	Female
<b>Sample</b>	<b>651</b>	<b>193</b>	<b>327</b>	<b>131</b>	<b>265</b>	<b>195</b>	<b>191</b>	<b>328</b>	<b>323</b>
I often gamble (online or other) to help me cover my expenses or debt	19%	22%	21%	12%	23%	18%	16%	21%	17%



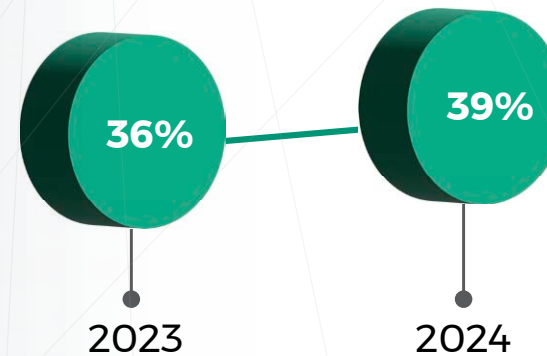
# INFORMAL SAVINGS





Informal savings has edged up amongst working Namibians.

Almost  
**4 in 10**  
have informal savings  
(This includes unbanked cash and stokvels).

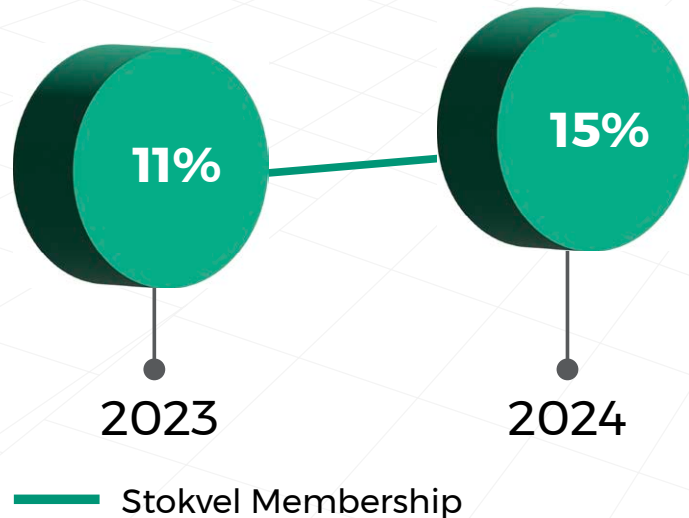


Informal savings (unbanked cash + stokvels)

INFORMAL SAVINGS

# 15% of Namibian consumers belong to a stokvel

(up from 11% in 2023).



**46% belong to more than one stokvel**, a notable increase from 31% in 2023, indicating a growing appeal in stokvels as a way of saving amongst existing members.



The main **savings priorities** for existing stokvel members are for **end of year expenses and groceries**.



**1 in 4** stokvel members are using their stokvels to save towards **buying livestock**.

# 18% of working Namibians invest in livestock.

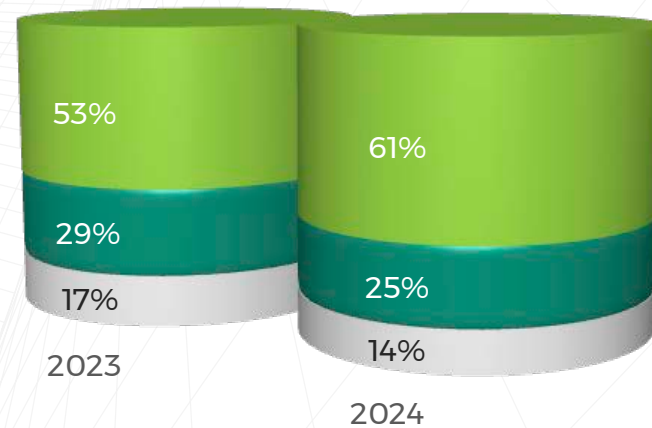
This remains higher amongst 50+ year-olds (30%) and higher income earning consumers (32%).



**25%** note investing in livestock as a **preferred way of saving.**

Satisfaction with investment in livestock

■ 1 To 6 ■ 7&8 ■ 9&10



Satisfaction rated on a 10-point scale, where 1 = extremely dissatisfied and 10 = extremely satisfied.

Satisfaction in livestock as a form of investment has grown this year. However the risk of drought remains a concern.

The impact of **climate change** generally is top of mind. 70% of those with investments in livestock (and 51% of those without), agree that they are worried about the damage or impact that climate change and changing weather patterns may have on them.



# SAVINGS GOALS





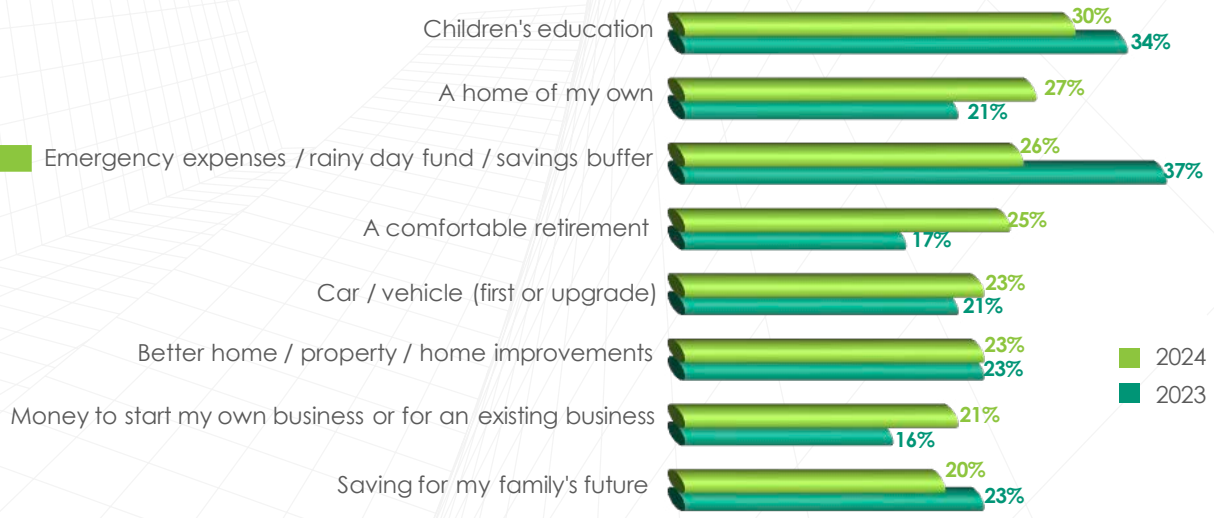
**Saving for children's education** continues to be the **top savings** goal among working Namibians, followed closely by **saving for a home of their own.**



**3rd**

**Saving for a rainy day remains a top set savings goal.**

Yet, provision for unexpected expenses is low. **66%** of working Namibians currently **do not have enough money at the end of the month to cover unplanned events.**



**1 in 2** Namibian consumers note their **savings would not last them for more than 3 months** should they lose their main source of income; Highest at 60% among 18 to 29 year olds

	18 - 29 years	30 - 49 years	50+ years	N\$3 000 - N\$14 999	N\$15 000 - N\$29 999	N\$30 000+
<b>Sample</b>	<b>193</b>	<b>327</b>	<b>131</b>	<b>265</b>	<b>195</b>	<b>191</b>
Emergency expenses/ rainy day fund/ build a savings buffer	22%	27%	30%	22%	26%	31%

**18 to 29 year olds:**

- Home of my own
- Saving for a car
- Saving for my own education



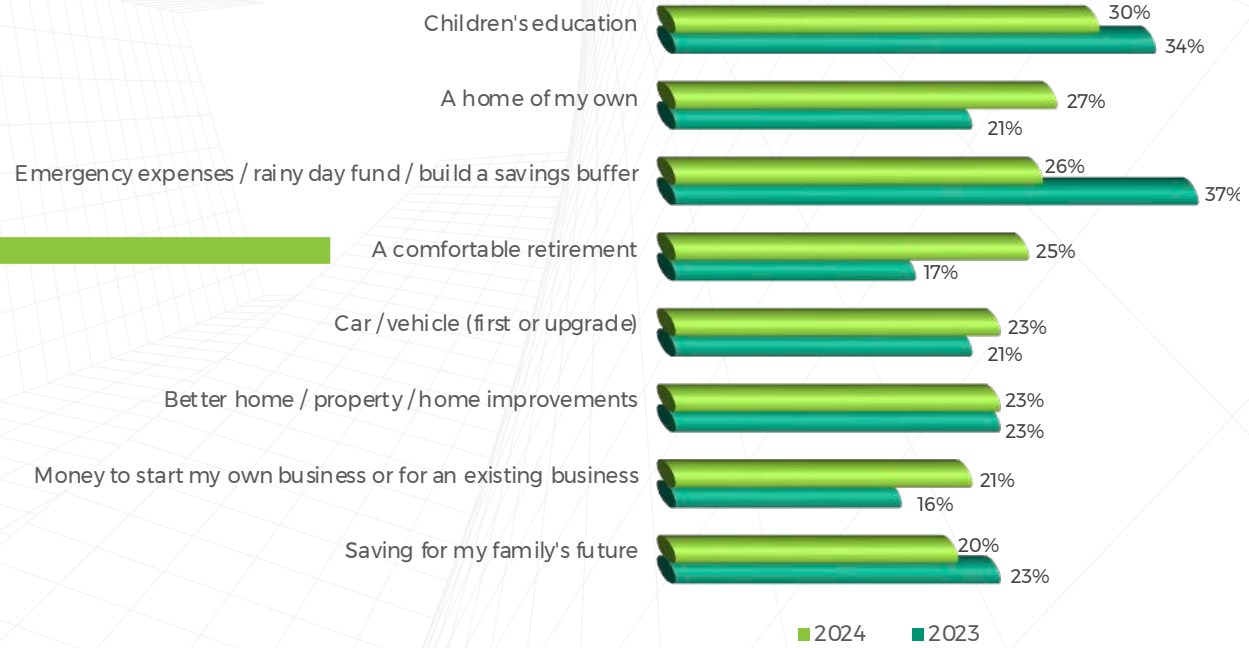
# SAVING FOR RETIREMENT





**4th**

**Saving for a comfortable retirement ranks 4th amongst savings goals.**



	18 - 29 years	30 - 49 years	50+ years	N\$3 000 - N\$14 999	N\$15 000 - N\$29 999	N\$30 000+
<b>Sample</b>	<b>193</b>	<b>327</b>	<b>131</b>	<b>265</b>	<b>195</b>	<b>191</b>
<b>A comfortable retirement</b>	20%	22%	39%	15%	22%	41%

**Saving for a comfortable retirement is the number 1 savings goal amongst older and higher income earning Namibians.**

Although, among working Namibians, **almost 5 in 10 have not yet started saving for their retirement.**

This is significantly higher amongst younger and lower income consumers.

	Total	18 - 29 years	30 - 49 years	50+ years	N\$3 000 - N\$14 999	N\$15 000 - N\$29 999	N\$30 000+
Sample	651	193	327	131	265	195	191
Yes	53%	44%	52%	67%	37%	53%	73%
No	47%	56%	48%	33%	63%	47%	27%



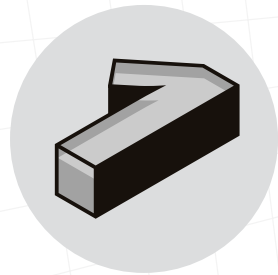
It is concerning that even amongst older consumers and higher income earners, provision for retirement is not optimal. A third of 50+ years-old consumers and just over 1 in 4 of those earning N\$30 000+, note they have not yet started saving for their retirement.



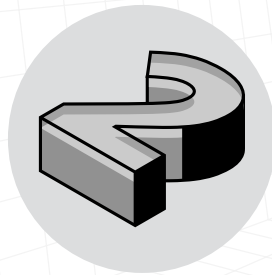
## Affordability pressures

are the **main reasons** given by those who have not started saving for their retirement. This is significantly more felt amongst lower income earning consumers.

# WHAT PRODUCTS ARE YOU USING TO SAVE FOR YOUR RETIREMENT?



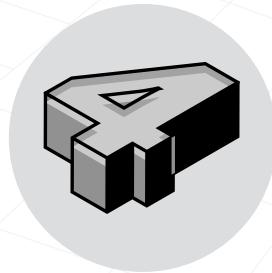
**Retirement Annuity**



**Pension/ Provident fund**  
(through an employer)



**Banked savings**



**Savings or Investment policy**

**Other smaller mentions include:** Unit trusts, investing in property, investing in livestock, investing in own business.

Sample base: Have retirement savings



Amongst Namibians who have started saving towards retirement, the top channels used are **Retirement Annuities, a Pension fund through their employer, banked savings, and a savings or investment policy.**

Among those not using a retirement annuity product, the main reasons cited were **affordability, access to a retirement fund at work, and perceived relevance** of the product.

## WHY DO YOU CHOOSE NOT TO USE A RETIREMENT ANNUITY TO SAVE FOR YOUR RETIREMENT?



I cannot afford it



Already have pension fund through work /employer



Still too young



Poor returns / payout



Using banked savings or other investments for retirement



# Confidence in retirement provision is low.

How confident are you that you have enough savings for retirement?	Total	18 - 29 years	30 - 49 years	50+ years	N\$3 000 - N\$14 999	N\$15 000 - N\$29 999	N\$30 000+
<b>Sample</b>	<b>651</b>	<b>193</b>	<b>327</b>	<b>131</b>	<b>265</b>	<b>195</b>	<b>191</b>
<b>Not confident (1 - 6)</b>	<b>44%</b>	50%	46%	31%	57%	43%	28%
<b>Passive (7 - 8)</b>	<b>34%</b>	31%	34%	42%	25%	39%	42%
<b>Very confident (9 - 10)</b>	<b>22%</b>	19%	21%	27%	18%	18%	30%

Confidence rated on a 10-point scale where 1 = not at all confident and 10 = extremely confident

Not surprisingly, those who have started saving for their retirement and those with formal retirement provision have greater confidence in the adequacy of their retirement savings (30% and 25%, respectively).



**Only 22% are very confident in the adequacy of their retirement savings.**



# FINAL THOUGHTS





2024  
FINANCIAL SERVICES  
MONITOR

A magnifying glass icon with a white handle and a green frame, positioned over the letter 'O' in the word 'MONITOR'.

KNOW BETTER. DO BETTER

