I am **SOPHIA STEENBERG**

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ESTATE MASTER - FINANCIAL ADVISOR

Are you family orientated like I am, or a Professional, an Executive, a Retiree or have a Family-owned business? It is my utmost joy and pleasure to meet you and to be of service. ***My passion is mapping Generational Wealth – Family Wealth passed down from one Generation to the next...***

Most of us are inspired by South Africans who create legacies that benefit their families and communities such as the well-known Raymond Ackerman and the Rupert-family. What is the secret to their Generational Wealth? Do you also have the desire to create, grow and protect your wealth and to leave your family in a better position as when you started? ***Generational Wealth is Family Wealth!***

If YES! Read on...

Future Proof Your Wealth.

It's just a dream until you get started!

It's wonderful to dream and everyone has dreams, but it is not that simple to lead your dream into a successful action and to preserve the result thereof. On any Wealth path you will find various barriers to overcome and one of them is **procrastination.** To illustrate my message, I map it to the process of building a home.

Before commencing any building project, paperwork and legal documents must be in order – **call it your project map.**

To do so, you will need to meet with your builder, architect, quantity surveyor to finalize the details of your final home design (including your inclusions, colours and material style selections), land suitability and floor plan options. Structural changes will add to your timelines and will likely be assessed individually.

Once you've settled the legalities and signed the final contract, only then you will be able to proceed.

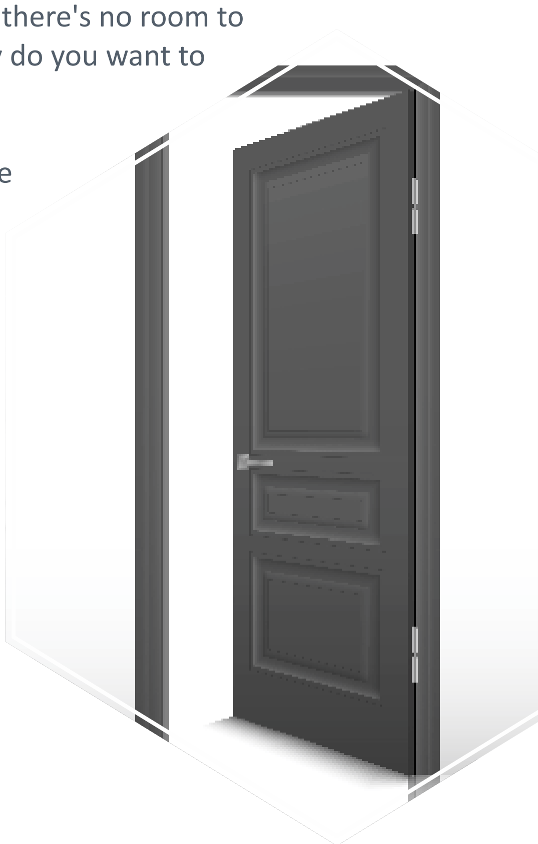
It is inevitable, those who didn't procrastinate will sign the final contract and are able to experience the dreamhouse, while those who procrastinate will have all the excuses in the book why they didn't or couldn't move forward. You must keep in mind that procrastination is an illness in the mindset of people that purposefully delay acting. Some people spend so much time procrastinating that they are unable to complete important daily tasks. They may have a strong desire to stop procrastinating but feel they cannot do so.

It's true that most people see **procrastination** as a negative thing, and it's not difficult to find hundreds of articles or books telling us how to **cure** or overcome this flaw. Procrastination is a general, but serious barrier, that is why I must highlight and address who and what a procrastinator is.

A procrastinator is a person who delays or puts things off — like work, financial planning or other actions that should be done in a timely manner. The meaning is clear by breaking the word up into "**pro**" which means forward and "**crastinate**" which means belonging to tomorrow. Does it make sense how a procrastinator thinks and act? As simple as that, "I forward it too tomorrow".

Apart from procrastination is the lack of **appropriate** knowledge which delays the ability to give action: "I want, but I don't know how". **Procrastination** itself is not a **mental health diagnosis** but it causes that the procrastinator needs somebody in support to get on the forwardtrack. Now the **frighting** part of procrastination is that it enters you through several doors. It even goes so far to take some of your wealth away – it eats into your money purse.

I am privileged to have the opportunity to speak to numerous people every year, to learn from different personalities and their life experiences. One common expression during our conversation is: "my budget is tight". We all have expenses and bills to pay and if you are at a point where there's no room to save, you must change your spending habits. Take **immediate action**! – why do you want to delay an action that is to your benefit?



Other expressions used while consulting is: "I have too many irons in the fire right now". This is an indication that a lot of uncertainty is evident in their lives. I don't want to sound unsympathetic, but everyone has some sort of uncertainty that they just ignore for too long before seeking more clarity. That is pure procrastination which eventually causes the unspeakable in life.

Procrastination has "friends", whom is your direct enemy in words and phrases, especially when you use the silent killer words: "I still have plenty of time". This phrase causes a money and wealth disaster for many people during their life, especially at the unforeseeable time of death or at retirement date – **procrastination, a disaster that was already present over the years within their money purse. TODAY, I open the door to start sharing valuable information with you – enriching information that will add value to your lives roadmap.**

Map your Wealth with the right tools.

Clarity is my professional currency.

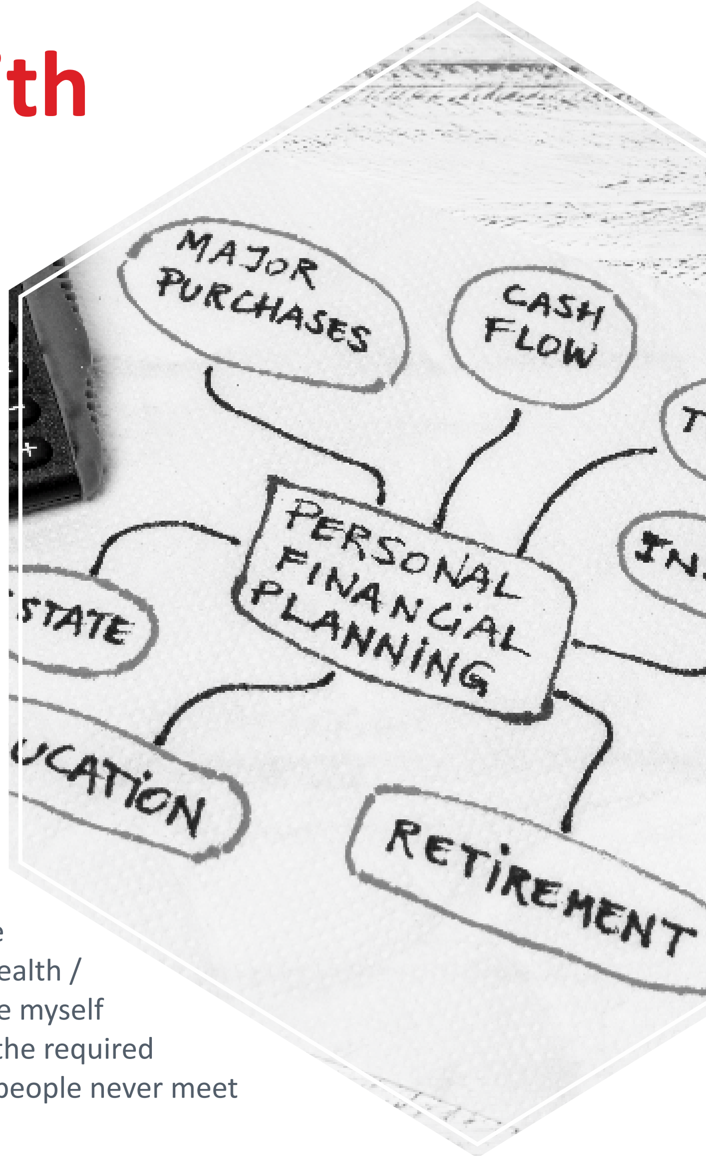
Ask any artist, surgeon, carpenter or computer scientist what, aside from skill, makes them efficient and effective at their job and their answers will be the same. The **best tools** of the trade are what enable them to deliver the best, most consistent results that their skills will allow. Having the right tools for any given task is critical to success. The more complex the mission, the more specialized the tools need to be.

To envision results using anything less than the best available tools would be to expect Michelangelo to sculpt David with a chainsaw.

As I travel South Africa, I use roadmaps as a tool and experienced that all roadmaps are the same when they map the same routes. However, when I need to know more about the different routes available, the ordinary roadmaps become less in value compared to value-added roadmaps as a tool, where a wider selection of alternative roads and information are exposed. I use maps for the simple reason to navigate, to stay on track, to enjoy and to travel to my destination in accordance with my expectation.

I've learned the same applies for money matters. I am not only in need for the ordinary Financial Roadmaps but to also be surrounded with special designed value-added maps as a tool to create my Generational Wealth path. Future communication address the utilising and applying of the well-established tool - **Generational Wealth Master Map.**

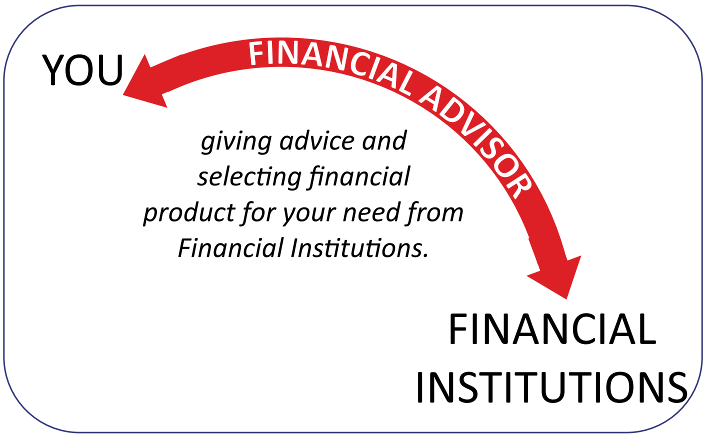
Map your Wealth with sound Advisory.

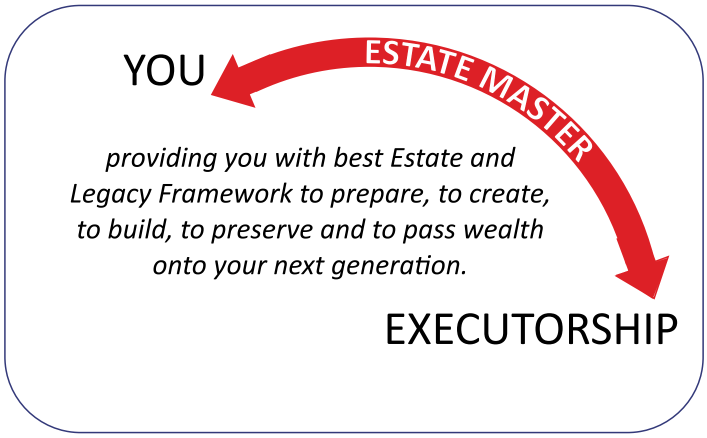


Estate Master
+
Financial Advisor

It is my purpose to lead you with clarity. My career as an **Estate Master** and a **Financial Advisor**, is to give you the best of two high-way financial roads. I do not view your Estate Plan and your Financial Plan in isolation of each other, but rather view it as intertwined with your succession plan in offering the best comprehensive service to you.

The collaboration between being an **Estate Master** and **Financial Advisor** is the standard I'm held to when advising you. As Financial Advisor I select financial products that are suitable for you according to your risk profile to match your need and product solution, while as an **Estate Master** I include what the impact of a financial transaction will have on your Wealth / Estate / Legacy. This enables and empowers me to differentiate myself from the ordinary Financial Adviser or even in the absence of the required communication from your Executor, an every-time lack. Most people never meet their appointed Executor and miss out on crucial information.





Therefore, I roadmap my service, products, and solutions to you with the best knowledge - acting with the duty of help to preserve good faith and trust, the duty of care, loyalty and of obedience as mandated by state and common law. The former requires being bound both legally and ethically to act in your best interest.

Most people only meet with their financial advisor without ever benefitting from the executor's knowledge – that key person nominated in your Last Will and Testament.

My Business Language.

Generational Wealth Financial Advisory

Your Generational Wealth Master Map

To reach an unknown destination without getting lost, you need more than good intentions—you need a map you can read and trust. Just as longitude, latitude and contour lines bring clarity to a physical journey, a **Generational Wealth Master Map** provides structured guidance for your financial and personal legacy journey. Through clear, professional and understandable language, we help you navigate complexity with confidence, turning uncertainty into informed decision-making.

Generational Wealth is Family Wealth.

It begins with you. Before wealth can be transferred, it must be understood, stewarded and lived. Financial and wealth literacy is not a once-off event; it is a daily discipline. While we do not know how many days we have, we do know they are numbered. The real challenge—and opportunity—is to equip your children with the same responsibility, capability and freedom to one day do the same for their families.

Leaving a legacy means living a legacy.

Legacy is not reserved for the future; it is built in the present. Your everyday choices become the bricks upon which your legacy is constructed. This requires a deliberate mindset—one that values preparation, time and commitment. Legacy demands intention.

Through years of engaging with professionals and families, one truth remains constant:
legacies are created, designed, developed, nurtured and consciously worked on over a lifetime. They do not happen by chance. Legacy is the outcome of informed decisions and deliberate choices. At its core, building a legacy means creating something enduring—something that can be passed on as an asset, not a liability. As Charles Dickens observed, "No one is useless in this world who lightens the burdens of others." True legacy is driven by the desire to create lasting benefit for those who follow.

> **"Each generation will reap what the former generation has sown."**
> **– Proverb**

The key takeaway, regardless of your age or the size of your wealth, is the HOW.

How you prepare.
How you create.
How you grow.
How you persevere.
And ultimately, how you transfer wealth and values responsibly.

Your **Generational Wealth Master Map** can begin immediately. The starting point is a decision—your decision. Actions, not intentions, build legacies. Do not procrastinate. Partner with a trusted financial advisor and begin designing a clear, intentional Generational Wealth Master Map that reflects your values, protects your family and stands the test of time.

Generational Wealth Master Map!

Generational Wealth is Family Wealth

ARE YOU READY TO TAKE ACTION TODAY? CONTACT

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Operating under **Roadmap Financial Services**, an authorised Financial Services Provider (FSP14803), **My Estate Master and Financial Advisor Practice** is dedicated to empowering professionals with **fact-rich, reliable insights** that shape a strong Wealth Framework.

My role is to offer **advice that makes sense in mapping your finance** — guidance that advances your financial confidence and long-term prosperity.

Roadmapfin™
it makes sense

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