Cleared for Takeoff

We often find ourselves needing to move forward with a decision. We have an idea of what we need to do but feel uneasy with the unknowns and the unanswered questions. If you're anything like me, you like those boxes ticked before take-off.

After just over five years as an Investment Specialist at Seed Investments, supporting advisors and their client portfolios, I made the leap into independent advisory. Remaining within the Seed hanger, joining Seed Wealth, focusing fully on building my own book of clients. I knew the destination. What I didn't have was a perfect plane.

The essentials are there: engine, compass, and control panels. What's missing is mostly comfort…fewer seats than planned, no autopilot or onboard entertainment. But it flies.

Sometimes we don't have all the answers and the path feels unclear, but we know the destination. Building the plane as you fly means figuring it out as you go. This is not advocating for taking big decisions lightly or skipping your homework. It means taking a chance when the big idea is there and working out the details as you go.

My plane has just left the runway. We're airborne, the journey has begun, and I have a tailwind driven by good support and a vision to make a real difference in the financial future of my clients.

What decision have you been mulling over lately, one that maybe you just need to go for?

Here's a short framework to help you decide if your idea is ready to go airborne:

1) Do you know where you're flying to?
You don't need a fully mapped route, but you do need a destination. If you can describe what success looks like, even roughly, that's enough to take off. "Something needs to change" is not a destination… that's just turbulence.

2) Is the plane airworthy or just missing comfort features?
There's a real difference between a plane that can fly and one that can't. Be honest about which category your gaps fall into. If the fundamentals are in place and what's missing is mostly certainty and comfort, that's a plane worth flying. If something core is genuinely absent, that's not fear talking, that's wisdom, and it deserves more time on the ground.

3) Can you course-correct mid-air?
Most decisions are more reversible than they feel in the moment. Ask yourself: if this doesn't go as planned, can I adjust? You don't need a guarantee; you need a plan B that's possible, not perfect.

The same principles apply to investing, and whether you're guiding clients through a decision or navigating one yourself, the pattern is familiar. Many investors wait for calmer skies. For geopolitical tensions to ease, for inflation to settle, or for elections to resolve. But markets rarely announce their best opportunities in advance.

What matters is knowing your destination, ensuring the fundamentals are sound, and trusting that you can course-correct with a good advisor by your side.

The investors who build wealth aren't always the ones who have it figured out. They're the ones who got airborne and stayed the course.

My plane has left the runway. Maybe yours is ready to too.

Miguel Fialho *B.Com, PGDip*
Wealth Manager

If you have any questions, Miguel and our team would love to hear from you on investmentteam@seedinvestments.co.za.