

# Twané Wessels, product actuary at Just SA

 By [Nicci Botha](#)

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Twané Wessels says that between her job as a product actuary at Just SA, being a wife and a mommy to two red-head boys, she manages risk 24/7. Somehow, in between all that, she completed her first Ironman 70.3 this year, and is currently pursuing her MBA through the University of Stellenbosch Business School.



Twané Wessels, product actuary, Just SA

- **Why did you choose this career path?** I like to find solutions to problems. I also like a good challenge – and becoming an actuary was one of them.
- **What do you love most about your job?** I love our purpose at Just SA, and the opportunity it provides to make a difference. We strive to provide a better later life for retirees in South Africa. In a country with a poor savings culture, and only a very small percentage being able to retire comfortably, the need, and the problem to solve is large.
- **Describe a typical workday** Not one day is the same. We are a small team at Just SA, so I am involved in many different workstreams, with a dash of everything. We pride ourselves on rethinking retirement, so are constantly on our toes trying to find innovative product solutions to longer-term problems for retirees.
- **What did you want to be when you were growing up?** A structural engineer
- **What is the best advice anyone has given you?** My dad taught me to start saving for retirement from my very first

paycheck.

■ ***If you could do any other job, what would it be?*** From a social responsibility perspective, I would like to promote a better savings culture in South Africa and encourage women to empower themselves financially.

■ ***What advice would you give your younger self?*** Your life path is determined by every important decision that you make. Make mindful decisions, and then be at peace with the decisions you made.

■ ***What are the top three things on your bucket list and why?***

1. Travel the world with my husband and children. They are the essence of my life and spending quality time with them and making memories is what it is all about.
2. Run the Comrades. To build stamina for the full Ironman.
3. Do a full Ironman. It is a nice challenge to conquer and to celebrate health and fitness.

■ ***What's your secret talent/party trick?***

Opening the dance floor.

■ ***Tell us some of the buzzwords floating around your industry at the moment?*** #BlendedAnnuity. #LifetimeIncome. #SustainableIncome.

■ ***How do you achieve a work/life balance?*** Balance is very important to me. I view it as key to functioning optimally and unlocking life's full potential. I achieve balance by planning, organising and prioritising my day in advance.

■ ***What is the most valuable lesson you have learnt?*** Appreciate and enjoy the journey. This is where the learning and growth happens. It must not only be about the end destination or end goal.

## ABOUT NICCI BOTHA

Nicci Botha has been wordsmithing for more than 20 years, covering just about every subject under the sun and then some. She's strung together words on sustainable development, maritime matters, mining, marketing, medical, lifestyle... and that elixir of life - chocolate. Nicci has worked for local and international media houses including Primedia, Caxton, Lloyd's and Reuters. Her new passion is digital media.

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