

20 questions with Brandon Garbutt

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Capital Legacy is a business that strives to make the loss of a loved one easier. It's also a business that has completely turned the insurance industry on its head and a business that has experienced unprecedented growth. Meet the managing director, Brandon Garbutt.



Brandon Garbutt, managing director, Capital Legacy

1. Brandon, news on the ground is that you guys at Capital Legacy are shaking up a very “traditional” insurance industry. What do you say to that?

I say that it needed to be shaken! Insurance in South Africa has been done the same way for the past 40 years, but the world has changed. We’re simply looking to find new ways of doing financial planning that will truly make a difference in people’s lives. If that is shaking up the industry, then yes, it’s true.

2. You and Capital Legacy CEO, Alex Simeonides, are said to be ‘partnership gold’. What do you say to that?

Alex and I are a great fit. We have different personalities, and our strengths complement each other. He has a brilliant mind and he dreams big. My Skills complement this by being able to implement these ideas operationally through the day to day running of the business. I really enjoy that about my job.

3. What else do you enjoy about your job?

The people. I enjoy interacting with our Capital Legacy teams, on all levels. I am passionate about what we do, and I love that the people I work with are passionate too. There is an energy at Capital Legacy that really can’t be beaten.

4. What do you love least about your job?

Mundane, routine and reactive tasks that need to be “ticked off” on a list.

5. Has Capital Legacy made a difference in people’s lives?

Oh, absolutely, and it’s something we’re very proud of. We offer a solution in an area that was largely overlooked by the industry before. We believe a Will is one of the most important documents you will sign in your life, and that all good financial planning starts with a signed Will.

6. Speaking of good starts, your father was an insurance ‘legend’ and some say you were born with a silver spoon in your mouth. Were you?

I believe perception is reality, so I'm glad I have the opportunity to address this "perception" upfront. There were perks in terms of networks but being the son of an industry "legend" comes with its own challenges. You have to work harder than anyone else to prove yourself because expectations are high. Wins are usually attributed to your lineage, while failures are attributed to your shortcomings. So sure, some may say I had a silver spoon, but the truth is that I worked very hard to get to where I am today.

7. What three traits do you attribute to your success?

Determination: I always have my eye on the goal. Drive: I constantly move in the direction of that goal. Luck: I need it to manage "potholes" along the way.

8. You've been called a mentor and a driver by your colleagues. What type of leader are you?

I'm a tough but fair leader. Transparency is important to me because when everyone is on the same page, success is inevitable. I also trust the people close to me to do what they do well and to have the company's best interests at heart.

9. Have you ever been poorly managed?

Absolutely! I once had a boss who was a belligerent dictator. He managed with fear and belittlement. When you were called to his office, it was like walking the plank. I'm glad that person showed me how NOT to lead people. Bullying is not my style.

10. Who has inspired you?

The "nicest CEO in the world", a.k.a. Disney's Bob Iger. I remember watching a two-hour interview with him and Oprah Winfrey. Oprah said that although Bob had hundreds of things going on, not once did he look at his cell phone during the interview. Bob responded that he was engaging with Oprah and her time was as valuable as his. Closer to home, I was inspired by Theuns Botha. He taught me accountability and how to solve problems. And then, I must mention my mom, who taught me about hard work and perseverance.

11. Pet peeve?

Being made to look like a fool, and lazy people.

12. What's your greatest passion?

Football, Liverpool and Steven Gerard. Unfortunately, my wife wouldn't let me call our daughter Stevie G! And, of course, my family plays a big part in my life.

13. One regret?

Not being focused on my career earlier in my life.

14. How can you rectify that now?

I rectify it every day by being completely focused and driven and taking the lessons I learned in my 20s and using them to succeed now in my 40s.

15. What book has inspired you the most?

I enjoy biographies. At age 16, I read *Losing My Virginity* by Richard Branson, and I was hooked. More recently, I enjoyed Bob Iger's biography, *The Ride of a Lifetime*. However, I don't only draw inspiration from books; I really enjoy motivational video clips where people talk about what they have done in the background, that nobody is

aware of, and which led to their success. These videos are “pick me ups” to start my day on the front foot.

16. Which film affected you most?

Rudy, without a doubt. The movie is about a young guy who has big dreams of playing American football at Notre Dame University, despite significant obstacles. The message is to believe in yourself and that if you work hard, you will overcome adversity.

17. What quote do you live by?

As mentioned before, and as anyone who knows me will know, ‘perception is reality’, is the quote I live by.

18. What is your favourite place in the world?

Locally, I feel at home in Franschhoek. The good wine definitely helps! I’ve also been fortunate to travel overseas and experience amazing places. Switzerland is right up there for me.

19. Current brag project?

My roots lie in education, and I saw a massive opportunity in our industry to kick-start the careers of young advisors and even existing advisors who want to better themselves. So, we created the Legacy Lessons Institute - a place of learning and shared information. I’m very excited about the upcoming launch of this project.

20. Your business is all about legacy. What legacy would you like to leave?

I want my legacy to be about how I contributed to change in the industry and how I helped others in the same positive way that I talk about those who inspired my career.

For more information about Capital Legacy, visit www.capitallegacy.co.za. To connect with Brandon, click here for his LinkedIn profile: [linkedin.com/in/brandon-garbutt-890a6252](https://www.linkedin.com/in/brandon-garbutt-890a6252).

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