

Consider This

Meet M&G People

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Zyron Melton
Head of Wholesale Clients

1. Tell us something about your job that most people don't know.

One aspect of my job that might surprise people is the depth of my personal commitment to our clients. It's not just about numbers and investments; it's about building genuine relationships. We take the time to understand our clients and their unique business goals, concerns, and aspirations, fostering a sense of trust and partnership.

Trust, the cornerstone of these relationships, is something we take very seriously. We strive to be a reliable partner they can count on. Seeing our clients succeed and knowing we've played a part in their journey is incredibly rewarding. Trust is not just a word; it's a feeling of security and confidence we aim to instill in our clients.

2. Tell us about your very first job.

My first job was in retail, working for Woolworths as a seasonal worker during the festive season. This experience was incredibly eye-opening and taught me a lot about the behind-the-scenes efforts required to maintain high-quality customer service. I quickly learned that providing excellent service goes beyond being friendly at the till. It involves meticulous planning, stocking shelves, managing inventory, and ensuring the store is always presentable and welcoming for customers.

Working long hours on my feet, especially during the busy holiday period, gave me a deep appreciation for retail workers' dedication and hard work. They play a crucial role in making everyone's holidays special, often sacrificing their time to ensure customers have a pleasant shopping experience. This job instilled a strong work ethic and a profound respect for those who work tirelessly, often behind the scenes, to deliver exceptional service.

3. What motivated you to pursue a career in financial services?

If I think about it, my motivation to pursue a career in financial services probably started with my Saturday mornings at my mom's workplace. She worked at a Standard Bank branch in Wynberg, and I often accompanied her (when no babysitter was available). While she attended to her duties, I would sit quietly at the back of the branch, usually near the big safe, observing the hustle and bustle of the banking environment.

Those early experiences gave me a unique glimpse into the world of finance and the important role it plays in people's lives. This exposure sparked my interest in financial services. It inspired me to follow a similar path, aiming to help others achieve their financial goals with the same care and commitment I witnessed in my mom and her colleagues.

4. What is your go-to career advice for young people at the start of their careers in financial services?

My go-to career advice for young people starting in financial services is to have patience, always give it your best no matter what role you find yourself in and learn as much as you can from everyone around you. Patience is crucial because success in this industry often takes time and perseverance. Every role, no matter how small it may seem, is an opportunity to develop your skills and demonstrate your commitment. Remember, the journey is as important as the destination.

Additionally, be a sponge for knowledge. Observe and learn from your colleagues, mentors, and even clients. Each interaction and experience can teach you something valuable. By combining patience, dedication, and a willingness to learn, you'll build a strong foundation for a successful career in financial services.

5. What do you consider to be the biggest challenges facing this industry?

One of the significant challenges in the investment management industry is the rapid pace of technological change. While AI and machine learning offer opportunities, they require considerable investment and robust cybersecurity measures to maintain client trust. Another challenge is meeting the increasing demand for personalised investment solutions, such as ESG criteria, which require sophisticated strategies. Trust is crucial here, as clients need to feel confident that their investments align with their values.

6. What are some of the key lessons you have learnt in and about the industry?

One of the key lessons I've learned in the investment management industry is that the future is always uncertain—nobody has a crystal ball.

This uncertainty means you must be prepared for the market to go against you at times. Effective risk management is crucial, often more so than the pure pursuit of alpha generation. It's about balancing potential returns with risks and proactively mitigating them. This approach not only helps in navigating market volatility but also in maintaining client trust and confidence in our strategies.

7. What would you consider your greatest achievement thus far?

I believe the best is yet to come, but if I had to highlight one achievement, it would be my positive impact on the people around me. Whether mentoring colleagues, supporting clients, or collaborating with my team, I'm proud of the relationships I've built and the growth I've witnessed in others. Seeing those around me succeed and knowing I've played a part in their journey is incredibly rewarding.

8. What was your first investment and do you still have it?

My first investment was shares of MTN. No, I no longer hold them.

9. What is one of the best books on business/finance/motivation that you've ever read and why would you recommend it to others?

One of the best books on business I've read is 'Shoe Dog' by Phil Knight. He is an excellent storyteller, and what I particularly enjoyed about the book was his frankness and honesty. Knight openly discusses his luck and the people who helped him build the Nike empire. It's enlightening to see how many times Nike came close to collapse, which speaks to the fine line between success and failure.

A personal takeaway from the book is the importance of perseverance and resilience. Knight's journey showed me that setbacks and near-failures are part of the path to success. It's about how you respond to these challenges and keep pushing forward. This lesson has been invaluable in my career, reminding me to stay determined and adaptable, no matter the obstacles.

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