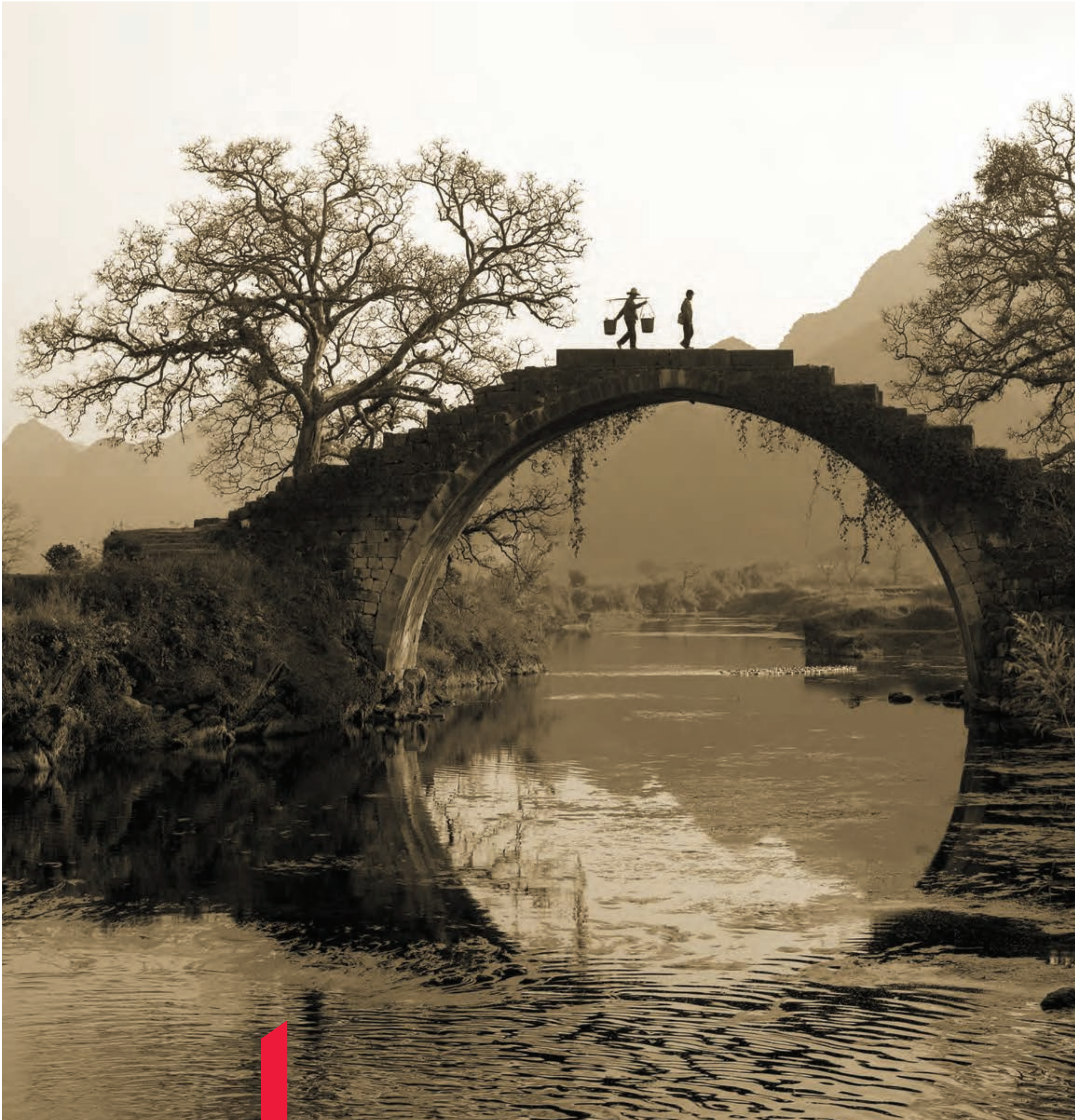
Audit • Advisory • Tax

BDO WEALTH ADVISERS



HELPING YOU MAKE THE RIGHT FINANCIAL DECISIONS

AS THE SOUTH AFRICAN MEMBER FIRM OF BDO INTERNATIONAL, WITH OFFICES IN OVER 150 COUNTRIES, WE HAVE BEEN DELIVERING EXCEPTIONAL SERVICE TO OUR CLIENTS SINCE 1963.

BECAUSE OF THEIR SKILLS AND EXPERIENCE, OUR PEOPLE ARE TRUSTED TO DELIVER THE QUALITY OF SERVICE THAT OUR CLIENTS EXPECT. WE OFFER A TAILORED APPROACH TO EVERY CLIENT AND OUR PEOPLE HAVE THE SKILLS AND EXPERIENCE TO TAKE RESPONSIBILITY FOR THE WORK THEY DO. WE ARE AGILE AND QUICK IN RESPONDING TO CLIENT DEMANDS.

OUR APPROACH INVOLVES LISTENING TO OUR CLIENTS, UNDERSTANDING THEIR EXPECTATIONS AND DELIVERING THE CALIBRE OF SERVICE ASSOCIATED WITH A LEADING GLOBAL FINANCIAL SERVICES FIRM.

OUR WEALTH ADVISER TEAM

Our Wealth Adviser team is skilled in providing a full range of wealth advisory and financial planning services to individuals, deceased estates and companies.

BDO's Wealth Advisers approach begins with an understanding that each individual is exactly that – an individual. We do a lot of listening. Our goal is to **help clients get to the right solutions**, with strategies tailored to you, your company's or your family's specific needs and aspirations. When you need our guidance, we're there with an objective view. When you have a financial fear, we will be there to coach and guide you. At all other times, we work behind the scenes to review your plans, your position, the financial markets and regulatory changes so we can effectively respond to any changes as needed.

The most dangerous risk of all is the risk of choosing to spend your life not doing what you want, on the bet you can buy yourself the freedom to do it later. Everything you do is based on the choices you make. It's not your parents, your job, your past relationships, the economy, our president, the weather or your age that is to blame. You and only you are responsible for every decision and choice you make.

A trusted relationship with BDO Wealth Advisers means we share that responsibility of decision making with you. We apply our experience and your understanding of what you want to make sure your choices give you the life you hope for tomorrow.

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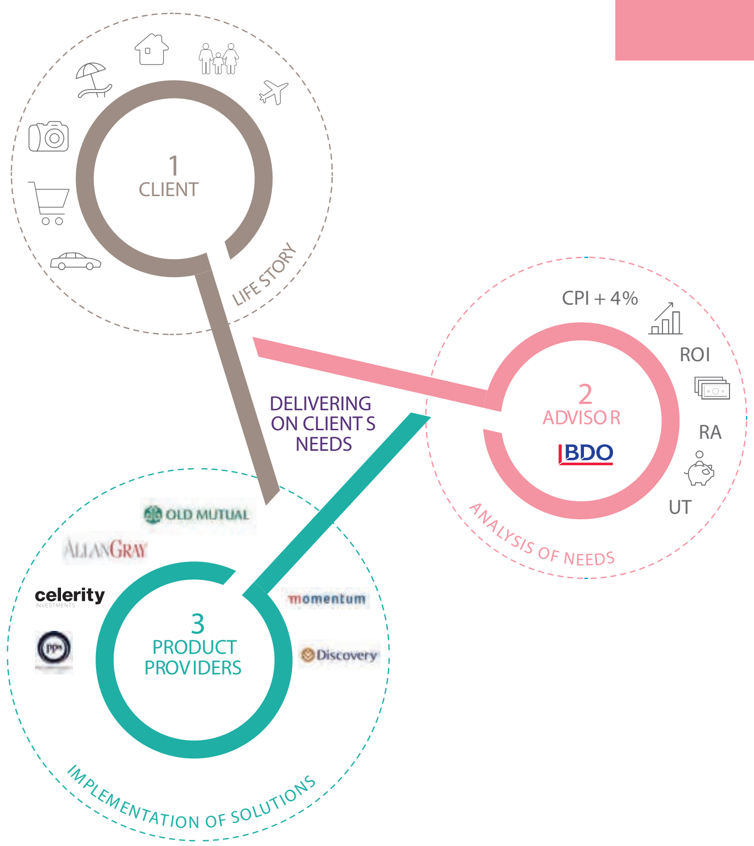
We take our role as your financial guide on the journey of life personally. We will partner with you and independent providers to deliver on your needs.

We will engage with you to understand your life story, your aspirations, circumstances and vision for the life you want to live. The more you share of your life story, the more comprehensive our advice can be.

Our role as your financial planner is to advise you on the decisions and options you have to make your future life a reality. We focus on the numbers to achieve your goals, addressing a range of planning issues and options such as tax, risk management, investment returns, keeping pace with inflation and estate planning.

Lastly, we will advise you on how to implement the right solutions with the right product and service providers so that your financial plan will have a positive contribution to your life.



WE CAN HELP YOU MAKE A MONEY DECISION AT EVERY TRANSITION IN YOUR LIFE

PERSONAL TRANSITIONS

- Getting married
- Having children
- Going through divorce
- Death of family member
- Caring for ageing parents or special needs dependents

WORK TRANSITIONS

- Starting or buying a business
- Providing for employee financial wellness
- Gaining or losing a business partner
- Transferring a business to your family
- Retirement from your business or job
- Selling a business
- Business succession planned or unexpected

FINANCIAL TRANSITIONS

- Selling or investing into a property
- Receiving an inheritance or windfall
- Considering investment opportunities
- Developing you investment philosophy and risk profile
- Relocating within or outside of South Africa
- Having enough money to live out your living years

WHY US?

THE JOURNEY WE TAKE WITH YOU

Your life is made up of a combination of circumstances, priorities and aspirations. Currently, there is a gap between where you are today and how you see your life in the future and that gap between them is filled with uncertainty.

We are passionate about helping you get to the right solution. Our role as your financial planner is to help you to build a bridge across that gap:

- The strongest foundation we can build for your bridge is based on your personal values. These are the principles that you live your life by and which you and BDO will not compromise on during our advisory process.
- The supporting pillars of your bridge are the strategies and actions which we will agree are needed in order to achieve your goals and your financial plan.
- Finally, we want to empower you with the knowledge and wisdom to make your own financial decisions. We will do this by walking with you as a facilitator, providing you with relevant, timely and appropriate information in order for you to make meaningful choices and appropriate financial decisions.

This journey will help you cross your bridge with confidence towards the future you want.

STEPS TOWARD MAKING THE RIGHT DECISIONS

1. Book a consultation with us. Did you know that your wealth check-up is free? It is only when it comes to a plan and implementation of that plan, that you are charged.
2. We will begin with an engagement and consultation with you exploring:
   - The hurdles that are limiting you living the life you want
   - How you would want your life to look in the future
3. We then provide a recommendation consisting of solutions to help you make the right decisions
4. We help you implement our solutions and put your plan into place
5. Wealth check-up time! We review your plan to assess the impact of your life changes and then update the plan according to your needs because how well we coach you on the plan is how well it is implemented

The most important part of this process is you. You have to want to take our advice. Our recommendations of your aspirations can be realised over your lifetime but are achieved through the decisions and actions you take.

OUR EXPERTISE

BDO Wealth Advisers is your partner in life and business, finding solutions to help you make better financial decisions regarding your wealth. We do this through independent, professional financial and wealth management advice, delivered by our superior client service experience which is reinforced by development of a long-term client relationship with you.

We are represented nationally through our four offices across South Africa by a staff complement of financial advisory professionals (including CERTIFIED FINANCIAL PLANNER® professionals and Legal Advisers) and a dedicated Client Service administration team. We have the depth of skill and experience to help you get to the right solution so that we can make a positive contribution to your life.

BDO is endorsed as an FPI Approved Professional Practice™ by the Financial Planning Institute of South Africa (FPI), which means we have been recognised as a professional practice, offering financial services of the highest standard. It's easy then to see why we have many long standing client relationships that span more than 20 years.

WHY USE A CERTIFIED FINANCIAL PLANNER® PROFESSIONAL?
The CFP® designation is internationally recognised as the benchmark for professional advice. Holders of this designation have met stringent qualification and competency requirements as well as abide by unequivocal ethical standards. This means that not only will you have peace of mind regarding the technical accuracy of the advice but also the integrity that underpins it. Added to this is the fact that we are a FPI Approved Professional Practice™.

WHAT IS AN FPI APPROVED PROFESSIONAL PRACTICE?
Being an FPI Approved Professional Practice™ makes your business stand out amongst its peers and sends a clear message to your clients that your practice adheres to the highest levels of global standards and ethics in financial planning. It also validates that your practice is following the six step financial planning process and that you place the needs and objectives of your clients at the heart of your business.

FPI Approved Professional Practice™

OUR RANGE OF PROFESSIONAL ADVISORY SERVICES

WEALTH ADVISORY
- Financial Life Planning

CASH MANAGEMENT
- Money market and short term cash savings accounts

ESTATE ADMINISTRATION
- We act as Agent for the Executor or as Executor to deceased estates
- Estate administration

LEGAL ADVICE
- Wills, trust deeds and legal agreements
- Key man or buy-and-sell agreements for business partners and shareholders

CORPORATE EMPLOYEE BENEFITS
- Employee financial well-being
- Healthcare and medical aid benefits
- Establishing employer retirement group schemes for pension or provident funds
- Life and disability cover for employees in a group scheme

WE TAKE IT PERSONALLY. FOR FURTHER INFORMATION, PLEASE CONTACT US:

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