BDO WEALTH ADVISERS

YOUR WEALTH JOURNEY STARTS WITH USING THE RIGHT GUIDE

AUDIT • ADVISORY • TAX

WEALTH ADVISERS WITH A DIFFERENCE

BDO Wealth Advisers offers a full range of wealth advisory and financial planning services to individuals, companies, trusts and deceased estates. Our purpose is to help our clients get to the right solutions so we can positively contribute to their lives.

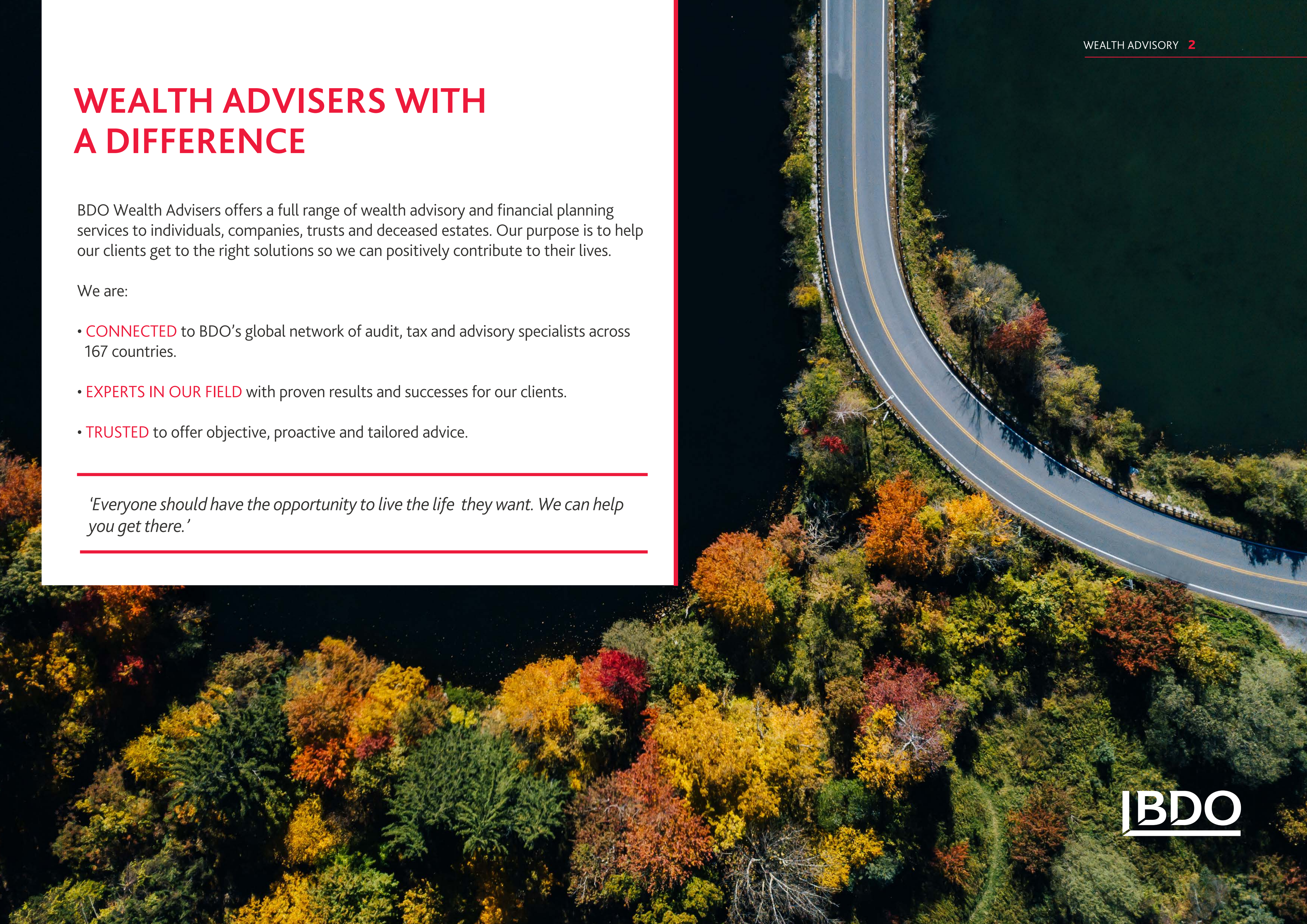
We are:

- CONNECTED to BDO's global network of audit, tax and advisory specialists across 167 countries.

- EXPERTS IN OUR FIELD with proven results and successes for our clients.

- TRUSTED to offer objective, proactive and tailored advice.

'Everyone should have the opportunity to live the life they want. We can help you get there.'



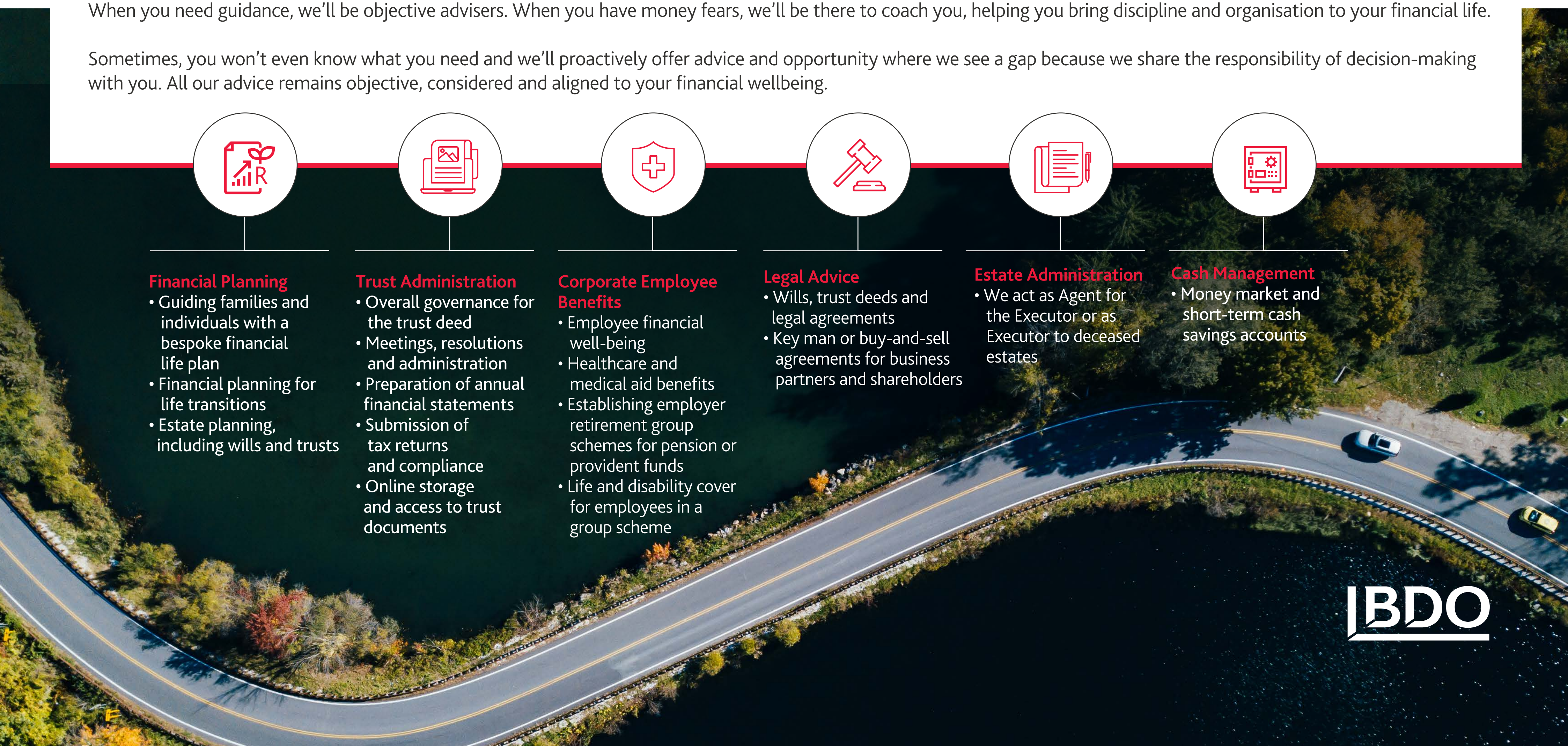
GUIDING YOU TOWARDS GOOD FINANCIAL CHOICES

IT STARTS WITH LISTENING

We do a lot of listening to understand what you need and where you're going in life. With the right strategies, we can help you reach your goals, whether you're an individual, a family, a trustee or a company.

When you need guidance, we'll be objective advisers. When you have money fears, we'll be there to coach you, helping you bring discipline and organisation to your financial life.

Sometimes, you won't even know what you need and we'll proactively offer advice and opportunity where we see a gap because we share the responsibility of decision-making with you. All our advice remains objective, considered and aligned to your financial wellbeing.



Financial Planning

- Guiding families and individuals with a bespoke financial life plan
- Financial planning for life transitions
- Estate planning, including wills and trusts

Trust Administration

- Overall governance for the trust deed
- Meetings, resolutions and administration
- Preparation of annual financial statements
- Submission of tax returns and compliance
- Online storage and access to trust documents

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

Legal Advice

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

Estate Administration

- We act as Agent for the Executor or as Executor to deceased estates

Cash Management

- Money market and short-term cash savings accounts

BDO

A MONEY DECISION FOR EVERY LIFESTAGE

Our role as your financial planner is to advise you on the decisions and options you have to make the lifestyle you want 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.

Although your money needs may change as your life changes, we'll be there to guide you every step on the way.

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

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 your investment philosophy and risk profile
- Relocating within or outside of South Africa
- Having enough money to live out your living years

WE REALLY DO TAKE IT PERSONALLY

All our planning starts with your needs and your aspirations.

From there, we'll chart a roadmap on how to get there, taking into consideration a wide range of financial solutions that align with your wealth goals and our professional expertise and business philosophy.

Sometimes that means gently steering you in the right direction, other times it means holding you firmly accountable for your future life (you'll thank us later).

Everything we do, in all our interactions, is grounded by a relationship of trust and expertise. Helping you live the best life possible with the money that you have.

WHY US?

Your life is a mixture of circumstances, priorities and aspirations. And there's likely a gap between where you are now and where you see your life in the future. Our role is to help you bridge this gap and get you to where you want to be.

Founded on the basis of your personal values, we use wealth strategies, financial actions and a continuous sharing of knowledge and getting into action to take you to the future you desire.

WE'RE IN THIS FOR THE LONG HAUL

We are your partners in life and business, helping you make better financial decisions to maximise your wealth. We are represented through four offices across South Africa by financial advisory professionals, including CERTIFIED FINANCIAL PLANNER® professionals, Legal Advisers and Fiduciary Professionals.

WE'VE PROVEN OUR VALUE TIME AND AGAIN

BDO is approved 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 30 years.

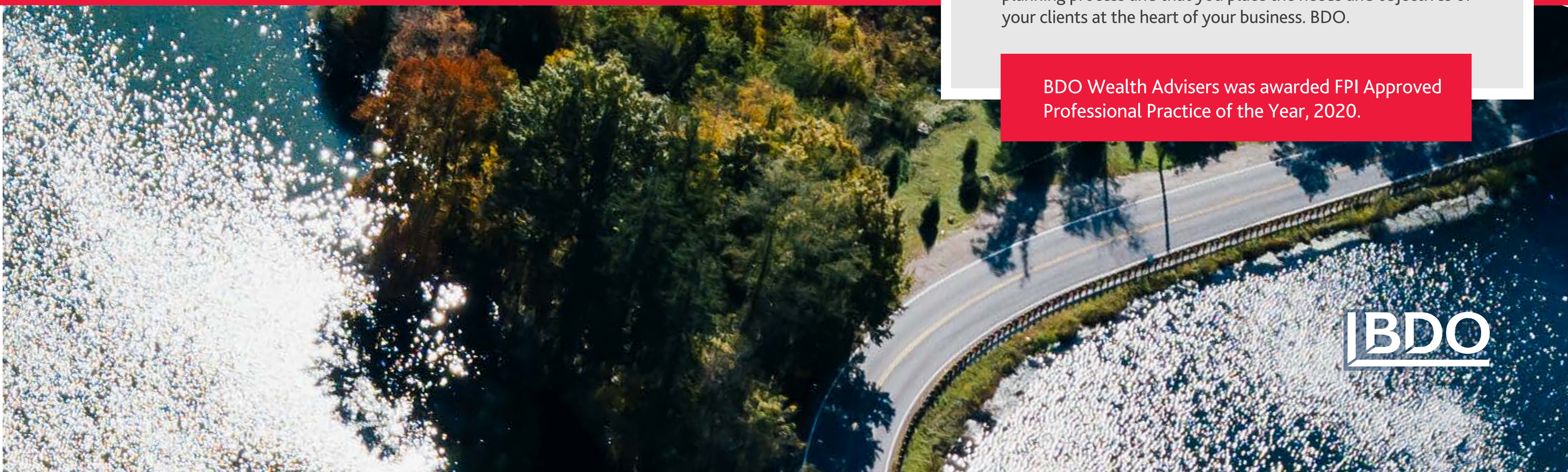
WHY USE A CERTIFIED FINANCIAL PLANNER®?

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. BDO.

BDO Wealth Advisers was awarded FPI Approved Professional Practice of the Year, 2020.



FOR A CLEAR PERSPECTIVE,
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Approved Professional Practice

FISA

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