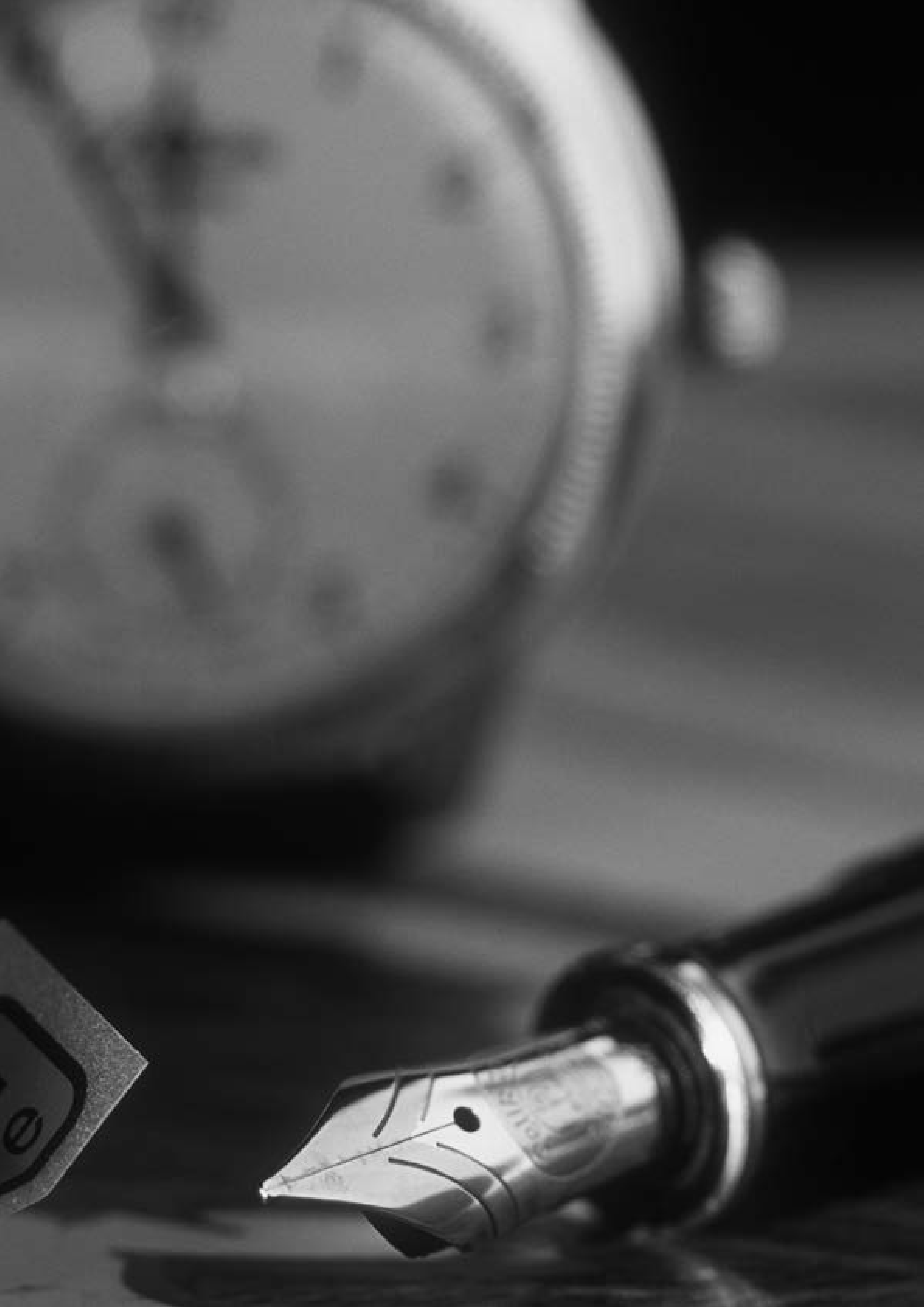
Adviceworx
Company Profile

A Member of the OLDMUTUAL Group

Adviceworx

Welcome to Adviceworx

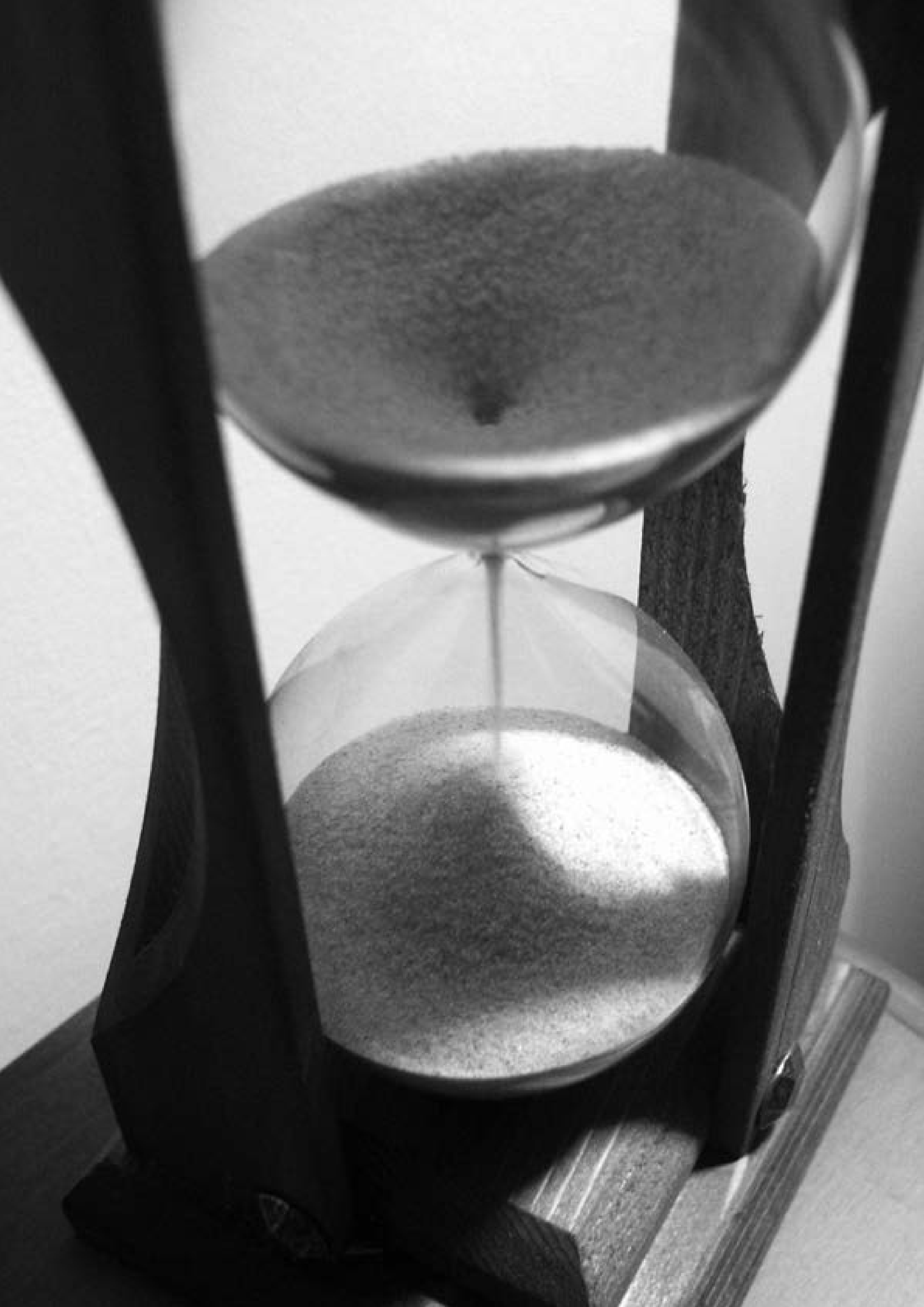


Adviceworx is an Independent Financial Services company whose core business is the professional management of financial advisor networks and practices.

The Adviceworx proposition fundamentally re-invents existing financial planning practices and processes. We seek to transform the way advisory practices are structured, managed and remunerated to give effect to an advisory process specifically designed to ensure that clients are provided with the most appropriate advice for their own current and future financial needs.

By applying thought leadership and innovative thinking with efficient execution, we are able to enhance the business of advice, ultimately enabling our clients to embrace the future with a sense of financial security.

Our product is advice.



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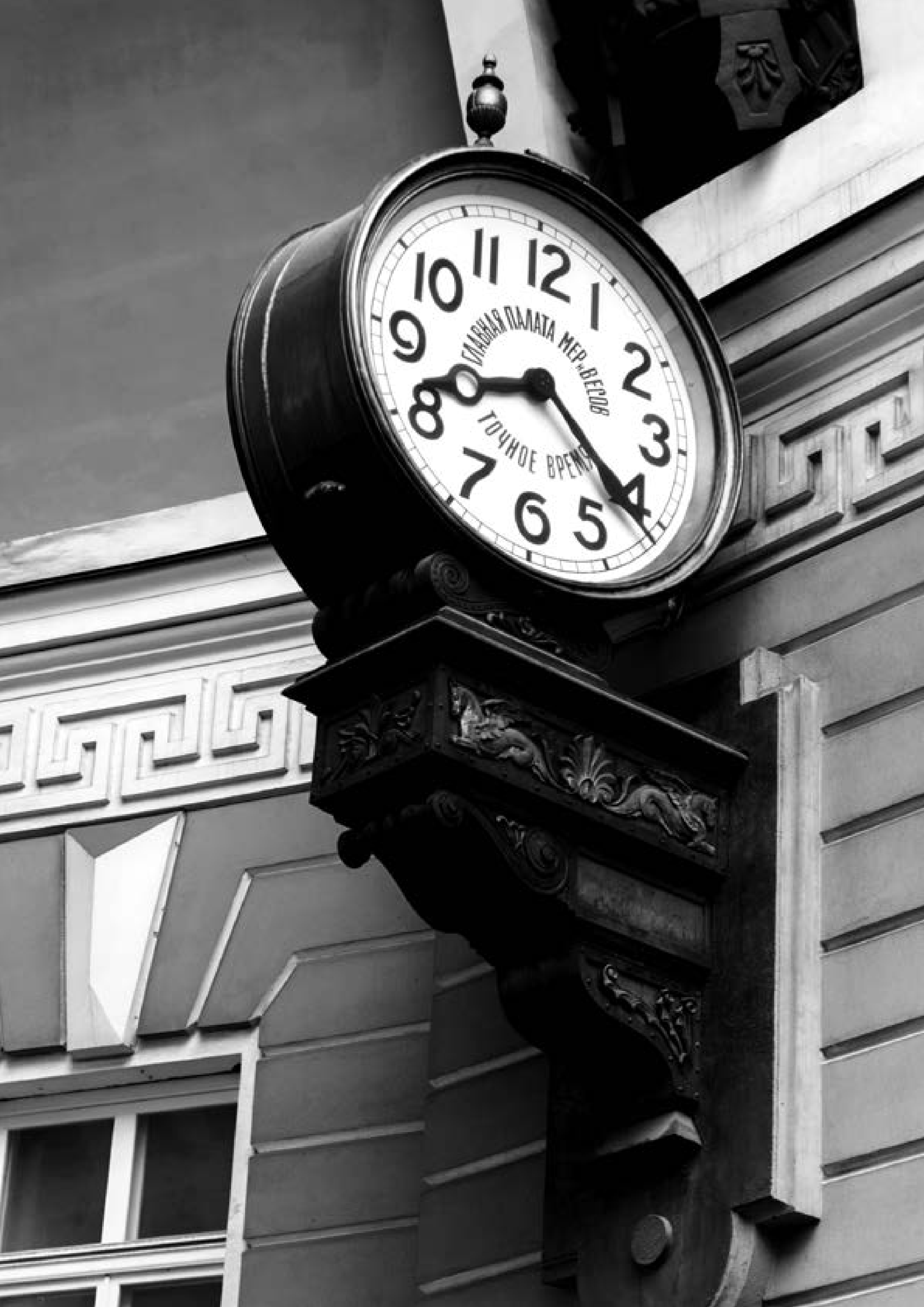

ГЛАВНАЯ ПАЛАТА МЕР и ВЕСОВ
ТОЧНОЕ

The Changing Advisory Landscape

The world of financial planning is not without its challenges and there are currently many factors influencing the advisory landscape in South Africa.

Clients have become far more discerning when it comes to their finances and there have been a number of legislative and regulatory changes implemented to protect clients against inappropriate advice, unsuitable commission practices, and often short-lived and passive relationships with financial advisors. Financial advice is certainly regaining its stature and prominence in the minds of consumers.

For financial advisors the journey has been equally challenging with an increased administrative and compliance burden, advisory and FAIS risk, fragmented advisory models, growing and scaling of practices and often insufficient opportunity to realise the value of a practice established over a lifelong career. All of this combined with increased competition from alternative models and distribution channels, have led to growing uncertainty for financial advisors.

Looking at this changing landscape, it is unlikely that traditional models will survive into the future and this presents a significant opportunity for future fit businesses who are ready to embrace these changes.

Adviceworx seeks to play a key role in the transformation, evolution and enhancement of the world of financial advice.

CURRENT ENVIRONMENT	ADVICEWORX	FUTURE FIT ENVIRONMENT
Sales Driven		Service and Solutions Driven
Product Led		Led by client's needs
Single Need Transaction focused		Sustainable relationship
Misaligned remuneration and disclosure		Aligned remuneration and disclosure
Single Product bias		Best of breed investment approach
Decisions based on short term performance, fear and greed		Decisions based on long term plan and navigating through market emotion
Disjointed advisory process		Globally regarded advisory process
Fragmented advice interface		Integrated technology, process and solutions

Our Partnership Philosophy

Adviceworx operates as a separate business managed by an independent management team, but is proud to be part of the Old Mutual Investment Group.

Our operating model is founded on partnership principles and we operate principally on owner-managed business concepts and service our clients under an independent advice brand.

Through our partnership philosophy we combine the best of both worlds. In Old Mutual we gain access to a superior advisory process that integrates seamlessly with a purpose built technology platform, enabling real time execution and client reporting.

These capabilities are combined with the innovative, modern and entrepreneurial business practises of Adviceworx, ensuring that we operate on the innovation curve, remain responsive to our clients' needs and lead in the world of financial advice.

Owner-managed business principles

As an owner-managed and independent business, the entire Adviceworx team including financial planning partners share in the success of Adviceworx.

Our carefully selected management team is highly experienced, all with extensive and successful track records in wealth and investment management, advisory practices and the design of financial planning solutions.

Adviceworx only partners with pace-setting, dynamic professionals. We look for individuals with entrepreneurial flair, those seeking professional regard and people who are ready to embrace our partnership principles, culture and business ethos.

Our Client Promise

Our deep seated belief in our technology enabled advisory process, underpins our promise to clients. We stand by our advice.

Clients benefit from our:

- Globally Regarded Advisory Process – the Adviceworx Lifestyle Wealth Design Programme™ – a number of planning tools and client reporting technology.
- Quality Financial Advice – professional and qualified financial planning partners, all understanding the importance of building long-term sustainable relationships with their clients.
- Simple Tailored Solutions – exclusive access to the Adviceworx range of investment solutions, aimed at achieving the client's specific investment objectives.
- Experience and Accessibility – a highly experienced management team that is accessible to clients at all times.

Our Competitive Edge

Adviceworx plays a significant role in the transformation of the world of financial advice. Instead of being sellers of products, we provide clients with objective financial advice.

Clients can have peace of mind that we will partner with them on their life journey and that meeting their current and future lifestyle goals is at the forefront of our thinking.

Adviceworx differentiators include:

- The realisation of significant capital and deployment thereof into business practices that add value
- Owner-managed and partnership principles – we are the business and share in its success
- Independent business with a highly experienced management team
- A reputable and well established parent company
- A trademarked, globally regarded advisory process
- A scalable advice model enabled through state of the art technology.

Central Business Services Team


Ian van Schoor


Mike Galloway


Seipati Ntsimane


Aileen Campbell


Simon Sayer


Stuart Porrill


Ryno de Kock


Marjorie van den Heever


Rhona Schoeman


Hildegard Lombard

Ian van Schoor

Chief Executive Officer

Ian brings a unique set of skills and experience to Adviceworx. He has been intricately involved in the strategy and execution of most sales and distribution channels in financial services (Embedded, Direct, Affinities, Intermediated, Branch, Mobiles, Institutional, Agency, Franchise and Broker) and understands the landscape.

He has extensive experience in building new businesses and has a fundamental understanding of the key risks and success variables required to realise targeted return objectives. Ian has taken the leap from corporate life to entrepreneur and has the credentials to make Adviceworx an exciting, energised and vibrant place to work.

Mike Galloway

Chief Operating Officer

Mike is one of the founding partners of Adviceworx and an Executive Director on the Board. He brings irreplaceable experience to Adviceworx and as the Chief Operating Officer of the business, his intimate knowledge of the solutions and operational requirements enabled through technology, blended with his fundamental understanding of the Sales, Advisory, Investments and Distribution landscape position Adviceworx with the capability to deliver results.

Seipati Ntsimane

Executive: Strategic Head of Finance

Seipati joined the Adviceworx Partnership as one of the founding partners and Chief Financial Officer, in February 2013. She brings invaluable experience to Adviceworx – her ability to significantly impact business growth through the appropriate allocation and management of resources, her exceptional work ethic and her excellent track record for sound commercial decision making, position Adviceworx for commercial success.

Aileen Campbell

Chief Investment Officer

Aileen joined Adviceworx in September 2014 and she brings with her 15 years of experience in wealth and asset management.

Aileen's deep-seated knowledge and experience in modern portfolio theory and investment process in both the segregated investment disciplines as well as collective investment schemes is a critical skill for Adviceworx. This combined with her knowledge and understanding of distribution channels, advisory models and product lines creates the foundation for the investment business.

Stuart Porrill

Executive: Partner Services

Stuart joined the Adviceworx Partnership in August 2013. Stuart brings with him a wealth of experience and his excellent track record for delivery of a range of diverse, technical and challenging project builds, combined with his deep seated understanding of the front-end advisory process, bode well for the future of Adviceworx.

Simon Sayer

Executive: Advisory Business

Simon formally joined the Adviceworx Partnership in May 2013 after being a member of the founding Adviceworx team from the outset in 2012. This was achieved through the association of his financial services businesses (Cornerstone Wealth Management and Strategic Wealth Solutions) with the Adviceworx partnership.

Simon brings a natural development and entrepreneurial flair to Adviceworx. He truly understands the daily trials and tribulations confronting financial advisors and has a bent for finding solutions. He has an exceptional flair for building intermediary relationships and understands the intermediary landscape as it touches intermediaries every day.

Ryno de Kock

Executive: Advisory Business

Ryno joined the Adviceworx Partnership in August 2013. His exceptional experience in the management of sales teams, his deep seated understanding of the advisory process, his ability to build sustainable relationships and his entrepreneurial spirit, will stand him in good stead in his role Executive of the Advisory Business.

Marjorie van den Heever

Executive: HR and Marketing

Marjorie joined the Adviceworx partnership in May 2013. She has extensive experience in the Marketing, Brand and Communications disciplines and will play a key role in the establishment of the Adviceworx brand. In addition, she has an exceptional ability to build strong relationships with people, a skill that will assist her greatly in her role as Head of Human Resources. She is driven and decisive, passionate about people and an executor of note.

Rhona Schoeman

Head of Operations and Client Services

Rhona joined the Adviceworx Partnership in August 2013 as Head of Operations and Client Services. She brings with her extensive financial services experience, particularly in the Operations environment and has successfully managed and led operations and client services teams.

Rhona passionately believes that service can be a true differentiator for a company and will ensure that Adviceworx offers exceptional service and support to financial planning partners and clients.

Hildegard Lombard

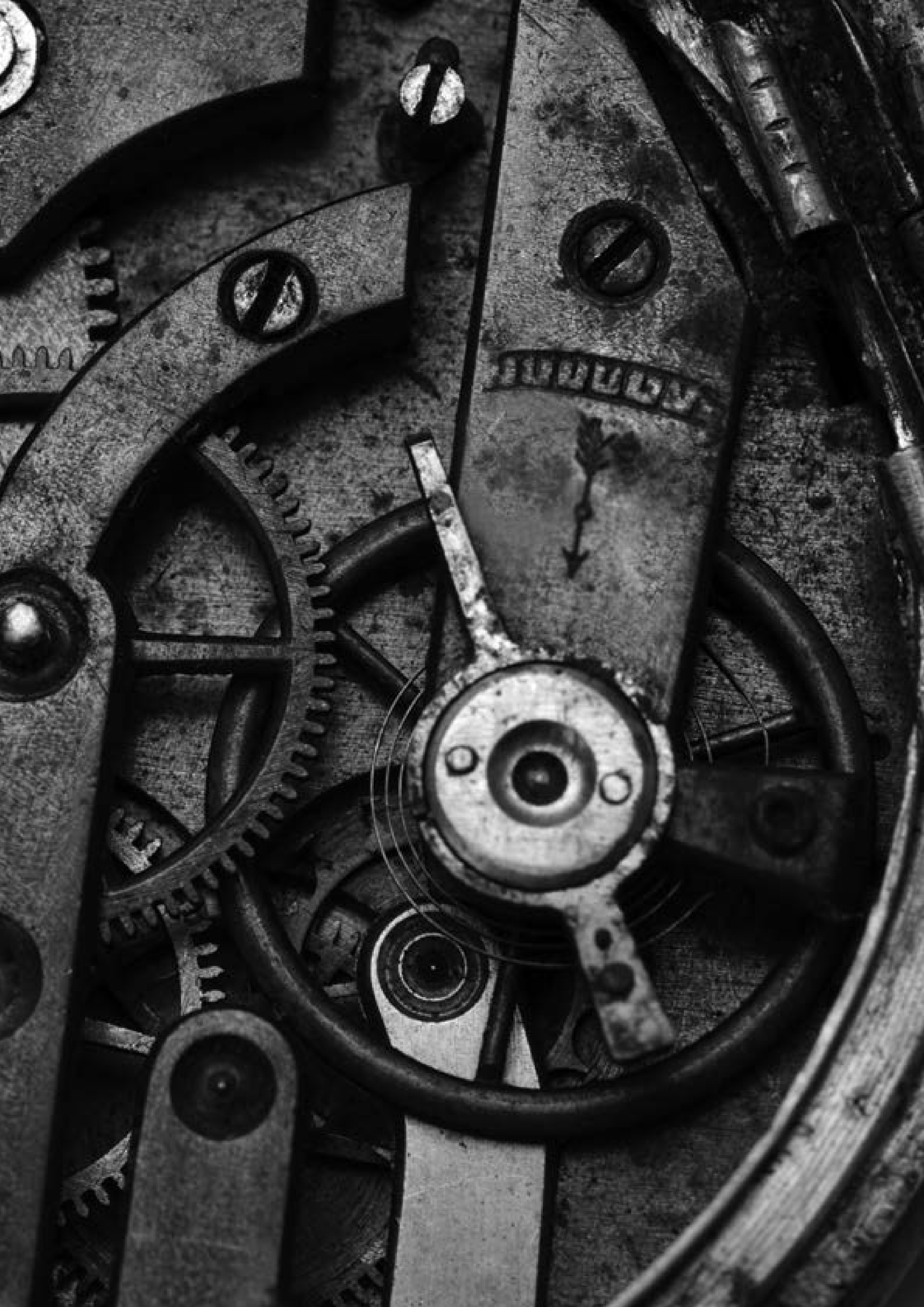
Head of Risk and Governance

Hildegard joined Adviceworx in September 2013. She is an admitted attorney and has gained extensive experience from her previous legal advisory, corporate governance and compliance roles in the Financial Services Industry.

In her role as Head of Risk and Governance she is responsible for attending to legal matters and ensures that Adviceworx has sound corporate governance, risk and compliance structures in place.

Our Industry Experience

Name	Qualifications	Experience	Role	Core Competencies
Ian van Schoor	B.Comm, LLB, LLM, AMP	22 years	Chief Executive Officer	Sales, Distribution and New Ventures
Mike Galloway	B.Comm Honours	18 years	Chief Operating Officer	Distribution, Product and Operational Efficiency
Seipati Ntsimane	BCTA (Accounts), IMC, CFP®	16 years	Chief Financial Officer	Strategic Finance and Operations
Aileen Campbell	BComm Honours, National Diploma in Marketing and Sales	15 years	Chief Investment Officer	Modern Portfolio Theory and Investment Processes
Stuart Porrill	B.Com, IMC (UK)	18 years	Executive: Partner Services	Technology Integration and Efficiency
Simon Sayer	B.Comm, MDP, MBA	15 years	Executive: Advisory Business	Building Professional Sales Teams
Ryno de Kock	B.Comm, CFP®, MBA	15 years	Executive: Advisory Business	Building Professional Sales Teams
Marjorie van den Heever	B.Comm Honours	16 years	Executive: Marketing and HR	Strategic Marketing and Communication
Rhona Schoeman	MDP	20 years	Head: Operations and Client Services	Advisory Operations
Hildegard Lombard	LLB, LLM, Post-Graduate Diploma in Financial Planning	7 years	Head: Risk and Governance	Risk, Legal and Compliance, Financial Services



Adviceworx (Pty) Ltd
Reg Number: 2013/017196/07
1st Floor, Building 5, Commerce Square
39 Rivonia Road, Sandhurst, Johannesburg, 2194
T +27 (0) 11 268 9600 F +27 (0) 11 268 9635 E service@adviceworx.co.za

www.adviceworx.co.za