Professional advice
Your most valuable investment

A Member of the OLDMUTUAL Group

Adviceworx

Welcome to Adviceworx

When it comes to building your financial wealth and providing for your family and future generations, the appointment of a trusted and professional financial advisor becomes the most critical decision ever to be made.

A professional financial advisor plays a key role in the financial planning process and will assist you in the development of a personalised lifestyle plan, ultimately ensuring that sufficient wealth is created and preserved to meet your current and future lifestyle objectives.

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A Lifetime Financial Plan

Economic instability and financial uncertainty mean that as an investor, you are constantly faced with complex choices, fast-paced changes and contradicting messages. Technology, access to breaking news and market volatility create further uncertainty, often resulting in unnecessary changes to your financial plan.

Constant switching as a result of an active approach to market timing, often led by market emotion (the fear and greed phenomenon) is costly and an unsustainable way to build and preserve financial wealth. As an investor you require a long-term strategy, a trusted relationship with your financial advisor, customised advice and a tailor-made solution, ultimately a lifetime financial plan that will adapt and grow through the different phases of your life.

Adviceworx can play a key role in your financial planning process by ensuring that sufficient wealth is created and preserved to meet your current and future lifestyle objectives.

Welcome to our world of professional financial advice.

A Lifelong Financial Partner

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 you are provided with the most appropriate advice for your own current and future financial needs.

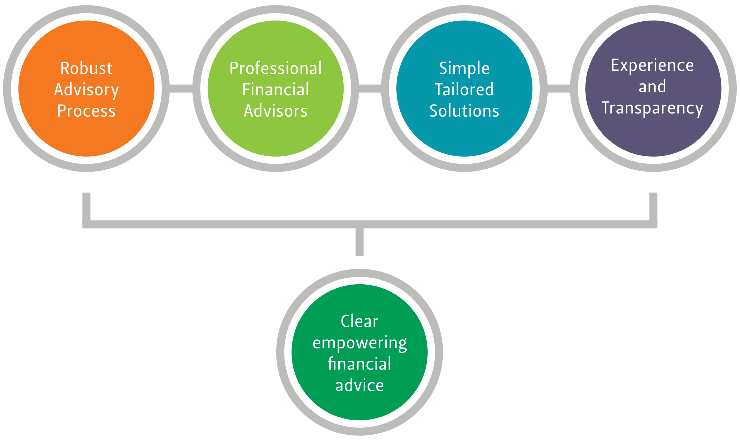
You can rest assured that we will stand by our advice, constantly and consistently throughout all life's changes and challenges. This empowers you to embrace the future with a sense of financial confidence so that you can spend more time celebrating what life has to offer.

Clear empowering financial advice

Our product is financial advice, first and foremost.

Our promise to you is that we will be ruthlessly diligent in ensuring that your financial plan is best suited to your unique financial needs and that your plan is geared to assist you in meeting your current and future lifestyle goals.

Adviceworx financial advice is underpinned by the following pillars



Robust Advisory Process

Adviceworx offers you exclusive access to our globally regarded advisory process – the Adviceworx Lifestyle Wealth Design Programme™.

Our advisory process has one aim – to ensure that you meet your lifestyle objectives both during your working life and through retirement. The focus of the process is on your aspirational goals and ensuring that these goals are successfully achieved over time.

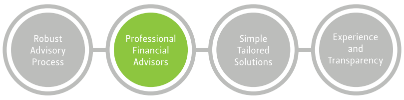
This process includes evaluating your current asset base and cash flows, then determining what cash flows are required in the future, ultimately determining what real returns will be required to ensure that you realise your return objectives.

The end result of the Adviceworx Lifestyle Wealth Design Programme™ is a holistic well-articulated financial plan that is aligned to your unique needs and invested in a well-diversified Adviceworx investment solution that is best suited to deliver your required results.

The Adviceworx Lifestyle Wealth Design Programme™

This financial planning process is centred on creating a financial plan that is designed to enable you to visualise the end result, and ensures that you successfully achieve your lifestyle goals.

The process is robust, technologically enabled and well defined – it requires in-depth goal setting, which will ensure that we design a financial plan tailored to suit your unique lifestyle objectives.



Professional Financial Advisors

Adviceworx only partners with professional financial advisors. Our financial advisors understand the importance of building long-term relationships with their clients.

Adviceworx Financial Planning Partners are not sellers of products, nor are they motivated by sales targets. Our partners are motivated by the quality of advice they provide which in turn will enable them to build a longstanding, professional relationship with you.

We only employ professional, experienced, duly accredited advisors that have as a minimum met the regulatory FAIS 'fit and proper' standards. This serves as the bare screening requirement before we apply our own rigorous internal evaluation criteria.

Any graduate joining Adviceworx is required to hold appropriate university qualifications, be registered for a Certificate in Financial Planning (CFP) and need to first learn the disciplines of financial planning in a para-planning environment, before progressing into the world of financial advice.

Our advisors undergo extensive and ongoing training and development to ensure that they stay attuned to regulatory and industry changes and remain innovative and responsive to clients' needs.

Quality Financial Advice

As an Adviceworx client, you can expect:

- A holistic customised financial plan,
- An ongoing relationship with your advisor and an annual and in-depth review of your financial plan.
- Regular communications, through your preferred medium of communication.

Simple Tailored Solutions

As an Adviceworx client, you have exclusive access to the range of Adviceworx Targeted Return Solutions.

These solutions are fully integrated with the advisory process – the Adviceworx Lifestyle Wealth Design Programme™ – ensuring that you invest in an investment solution that is best suited to realise your specific investment objectives.

Adviceworx follows a best of breed approach to investment management and recognizes that no single investment manager has a monopoly on investment expertise. Accordingly we do not manage investments ourselves but rather focus on carefully selecting a number of reputable investment managers of outstanding ability to manage our funds in a manner that is aligned with our advice philosophy and will lead to clients achieving their lifestyle goals.

We also offer a range of risk products and bespoke investment services for clients with specific requirements.

Adviceworx Investment Solutions

- **Adviceworx Investment Solutions are fully integrated with the advisory process, ensuring that clients achieve their specific return objectives over time.**
- **We follow a truly diversified approach and have access to the best fund management skills in the industry.**
- **We focus on achieving the client's specific performance objective, rather than the performance of multiple products.**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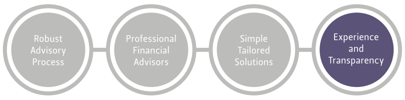

Experience and Transparency

Adviceworx understands that gaining trust and credibility is crucial to our business success. We offer clients utmost professionalism and transparency at all times.

Adviceworx operates as a separate business managed by an independent management team, but is proud to be part of the Old Mutual Investment Group. The Adviceworx Executive team is highly experienced and have extensive and successful track records in wealth and investment management, advisory practices and the design of financial planning solutions.

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 practices of Adviceworx.

Access and Confidentiality

- **Accessibility is a fundamental operating principle – the Adviceworx team can be readily and directly accessed at all times.**
- **Complete confidentiality and transparency – in terms of fees, client information, performance and risk.**

We follow best advice principles

Adviceworx supports the advice-based fee trend evident in developed markets and that is now appearing in innovative business practices in the South African market.

It is acknowledged that the strong sales-led remuneration structures of the industry may collide with best-advice principles, perpetuating a view that advisors sell products, rather than quality advice.

All Adviceworx advisors are fully accredited in our advisory process and will guide you towards a recommended targeted return solution rather than specific products.


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