PSG Wealth

SECURING YOUR FINANCIAL FUTURE

PSG HELPS YOU TO MANAGE UNCERTAINTY AND ACHIEVE FINANCIAL SUCCESS

Wealth. A word that means so many different things to so many different people.

We acknowledge that retirement and wealth planning are not the goalposts. Rather, we focus on helping you to create wealth and build a legacy of financial success – a legacy that tells the story of a wise investor who sought the advice of a wealth specialist.

We will help you to manage:	What we cannot control, but can help you plan for:
Your lifestyle goals and how to make the most of your money	Economic conditions
Your current financial position	Inflation (which eats away at the buying power of your money over time)
The strategies you apply: • leading up to retirement • when you retire • after you retire	Tax and regulatory regimes
Choosing the best products, investment managers and product providers for your circumstances	Actual investment returns from your portfolio, compared to inflation
The risk you can and want to take in your portfolio	Market risk

STRUCTURE, GROW AND PROTECT YOUR WEALTH

We can help you plan for the following needs:

STRUCTURING YOUR WEALTH

Personal needs
- saving for retirement
- investing after retirement
- your children's education
- other personal investments

Business needs
- investing your business capital
- employee benefits
- business continuity plans
- structured deals, including BEE advice and support

Fiduciary and specialist needs
- local and international trust services
- estate planning services
- wills

PROTECTING YOUR WEALTH

Life and disability cover
- life insurance
- term insurance
- critical illness and disability cover

Medical cover
- hospital plans
- medical aid: savings and comprehensive plans
- medical gap cover

Short-term insurance
- personal car and home insurance
- commercial insurance
- specialised business insurance

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OUR ADVICE PROCESS

Six steps	What this step entails
Initial meeting	• We will set up an introduction, explain how the advice process works and what services PSG Wealth can offer you. • We find out a little more about you, and what you're looking to achieve
Getting to know you: fact-find and review	This is also called a 'needs analysis'. We want to make sure that we fully understand: • your goals and objectives • your current financial situation • your risk appetite, and how you approach your investments
Determining the most appropriate solutions for you	Based on our discussions and your personal needs analysis: • We will start by considering all options available. • We will filter and shortlist suitable investment alternatives, based on our market research.
Documenting a financial plan and my recommendations	• We will document our discussions. • We will present our suggested recommendations in detail, for you to make an informed decision.
Implementation	Once you give the go-ahead, we will implement your financial plan as we have agreed.
Ongoing service	• We will monitor your investments on an ongoing basis to assess their positioning and performance. • You will receive investment reports. • We will discuss your investment portfolio with you during your reviews (at least once a year). • We tailor our service to you (our number of annual interactions, and whether these are in person, electronic or telephonic). • We are always available if you need input or advice.

OUR FEES

Our fees are competitively priced, and a fair reflection of the value we offer you.

We will discuss all fees with you before you proceed. It is important to us that you understand exactly how much you're paying, and precisely what you're paying for.

YOU CAN RELY ON US AS LONG-TERM FINANCIAL PARTNERS

- Our values dictate how we work: We know that our business depends on your trust and confidence.
- The range of our services and advisory network means that we have the skills and expertise to assist with all your financial planning needs.
- We follow strict operational procedures and our advice process is rigorously regulated. This ensures that you receive high quality advice.
- We contract with a number of different product providers to offer you products and services most suited to your needs.