PRIVATECLIENT HOLDINGS

WEALTH MANAGEMENT

PORTFOLIO MANAGEMENT

FINANCIAL SERVICES

FIDUCIARY SERVICES

RISK MANAGEMENT

CASH MANAGEMENT

FAMILY OFFICE

YOUR PARTNER FOR THE FUTURE

The Family Office Specialists

At Private Client Holdings we add value to your life by helping you grow and sustain your family wealth. We do this by offering 6 fundamental wealth management solutions that collectively deliver a Family Office service. Which means you can enjoy a truly integrated offering that takes care of all your wealth management needs under one roof, or you can simply take advantage of as many – or as few – of these specialised services as your unique circumstances require. At Private Client Holdings, we take pride in developing an in-depth knowledge of what's important to you and how you personally measure wealth. It's a journey that's based on trust, mutual respect, expert knowledge and a genuine interest in your wellbeing.

OUR FAMILY TREE

Founded as corporate tax consultancy practice in 1990, Private Client Holdings developed into a full spectrum Asset and Wealth Management company and has since grown into a Family Office.

While the concept of a Family Office is by no means a new idea internationally, we're taking the lead in South Africa when it comes to providing high net worth families with an all-inclusive financial solution. It's a forward-thinking service that we're able to deliver thanks to our integrated organisational structure, which is made up of 6 specialist divisions. And while each unit concentrates on a different aspect of fundamental wealth management, they also work together as a group to deliver a cohesive and in-depth Family Office solution. It's a successful working philosophy that's underpinned by principles of service excellence, innovative ideas and adherence to the highest level of ethics.

PRIVATECLIENT HOLDINGS

Lions Head looking over Camps Bay, Cape Town.

What Makes Us Different?

- 360° solution: We offer our clients a comprehensive range of services and expertise to manage and grow their wealth – all under one roof. Clients can take advantage of them all, or handpick what they need.
- We invest in relationships: Money is the language we speak, but at the heart of every transaction is the relationship we build with you. This commitment is reflected in the numerous long-term partnerships we enjoy with our clients, many of which have extended from one generation to the next.
- We understand that our clients' wealth is what helps shape their world and defines their sense of security. Which is why we're committed to our clients' entire financial well-being, growth,prosperity and future stability at all times.
- Management lead: Our directors manage and control the business with an uncompromising commitment to their clients' objectives. The directors vision and passion is backed by a professional and dedicated support and administration team.

PRIVATECLIENT HOLDINGS

Sunset Beach view of Table Mountain, Cape Town.

Our Leadership Team

Grant Alexander

Director Private Client Holdings

B.Com Hons (FAPM) (Tax) CA (SA) LLM

A Chartered Accountant with an Honours degree in Taxation and a Masters degree in Commercial Law, Grant has investment qualifications from the Securities Institute (London) and a B.Com Honours degree in Financial Analysis and Portfolio Management from the Graduate School of Business. Grant is responsible for Portfolio Management and is the Chairman of the Investment Committee.

e: **grant@privateclient.co.za**

Andrew Ratcliffe

Director Private Client Holdings

B.Com (HDip Tax) CFP Professional Accountant (SA)

A Professional Accountant and a Certified Financial Planner with a B.Com and a Higher Diploma in Tax Law, Andrew has had extensive exposure to the tax, accounting, share portfolio management and fiduciary needs of private clients for almost two decades. Andrew heads up the Wealth Management division and oversees the Risk and Cash Management services and is a member of the Investment Committee.

e: **andrew@privateclient.co.za**

Constantia Vineyards.

Our Leadership Team

Jeremy Burman

Director Private Client Financial Services

B.Com Hons B.Compt CA (SA)

Jeremy holds a B.Com from UCT, an Honours degree in Accounting Science from UNISA and is a qualified Chartered Accountant (SA). Having spent a number of years overseas - working both in public practice and in commerce - he returned to South Africa and started his own accounting and auditing firm before joining Private Client Holdings in 2006. Jeremy leads the Financial Services division.

e: **jeremy@privateclient.co.za**

David Knott

Non-executive Director Private Client Trust

With over 40 years' experience in the fiduciary field, David was the former Head of Fiduciary Products at BoE Trust. David was responsible for the creation of the fiduciary offering of The Board of Executors in 1981 and has since played a leading role in setting standards and establishing policies and procedures for FISA. Recognised by FISA as a certified Fiduciary Practitioner of South Africa (FPSA), David was admitted as a member of The Society of Trust and Estate Practitioners, United Kingdom. David contributes an invaluable depth of wisdom and knowledge to Private Client Holdings.

e: **david@privateclient.co.za**

Fisherman and the sea, Sea Point, Cape Town.

Wealth Management

NURTURING LONG-TERM WEALTH

While we are undeniably down to earth, we have our eye firmly on the future. Wealth management is a long-term approach that adapts according to the different stages of your life and beyond. We start by getting to know you and your circumstances well - really well. We then draw up a strategic plan that slots in with your one-of-a-kind needs. And from here we structure appropriate wealth management solutions according to your financial needs. Experience and numbers have taught us that a diversified plan and investment styles, coupled with Best of Breed fund managers, delivers the best results.

It is a comprehensive Wealth Management Process that can be visualised in six key steps.

1. Establishing and defining a professional relationship
2. Gathering data, including goals
3. Analysing and evaluating your financial status
4. Developing and presenting wealth management recommendations and/or alternatives
5. Implementing the wealth management recommendations
6. Monitoring the wealth management recommendations

OUR JOURNEY TOGETHER

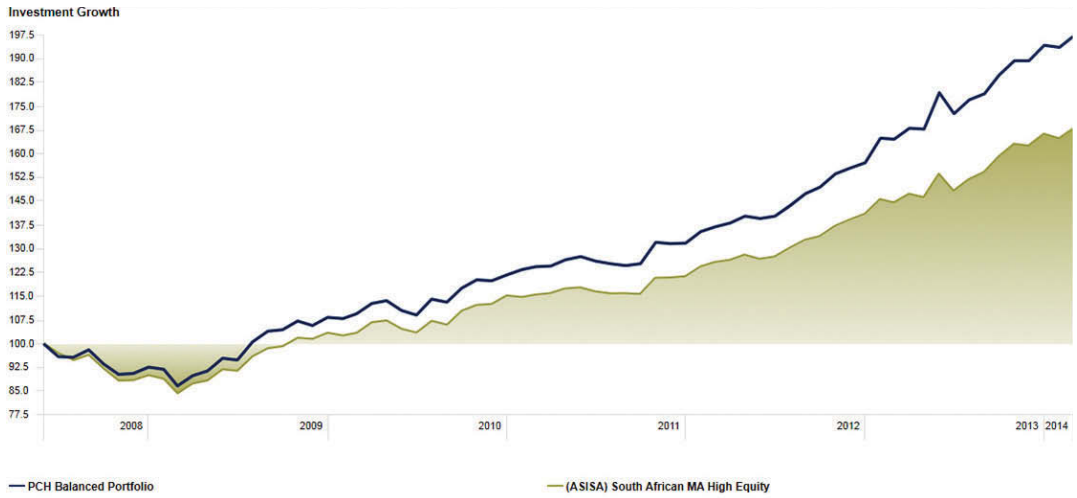
Your wealth management journey begins with the relationship you have with one of our highly experienced Wealth Managers. We understand just how important this relationship is, as he or she will be the person sitting with you, working out how to best achieve your goals. And even though your Wealth Manager will be your dedicated point of contact throughout your relationship with Private Client Holdings, know that they tap into expert research and opinion from all the various departments within our company - such as Tax, Segregated Portfolios, Research and Fiduciary services - making sure that your plan has been looked at from all angles.

INVESTMENT PROCESS

Our investment process is an ongoing one and we work on both a micro and a macro level. We identify long-term strategic asset allocation, which we overlay with tactical asset allocation. This means that we're taking both a long view - and an adaptive one - that's flexible enough to respond to market fluctuations.

MULTI MANAGER SOLUTIONS

We have a range of risk profiled multi manager solutions which compliment our clients' long term wealth management strategies. We model our portfolios by using best-of-breed asset management organisations that have proven track records. We then structure these models according to your specific risk profile, invest in a number of different asset classes and assign a portion of your portfolio to be held offshore to further diversify your portfolio and offer protection against volatile Rand value fluctuations.



RETIREMENT PLANNING

Retirement planning is a two-phased process. The first stage is planning for your retirement while you are still in the wealth creation phase, and the second is once you've retired and are in the wealth preservation and transfer phase of your life. Drawing on our expertise and understanding of your one-of-a-kind set of needs, we use a sophisticated computer software system to project values, identify potential shortfalls and provide personal recommendations that will deliver the best results for you. And all of which is underpinned by a solid understanding of the tax implications at retirement. Our personal Wealth Managers constantly assess and review your financial wellbeing to make sure that your golden years - will remain golden.

West Coast Bloom.

YOUR PARTNER FOR THE FUTURE...

PRIVATECLIENT HOLDINGS

Since 1990, Private Client Holdings has been assisting families define and implement strategies for managing their wealth. We take on the tasks associated with a traditional family office including; investment and portfolio management, tax and administrative services, consolidated reporting, transactional banking, estate and succession planning – ensuring that the family wealth successfully grows from generation to generation.

So if you're looking for independent advice from a team of men and women who offer the personal touch of a family member plus the independent thinking of a wealth manager, speak to us about how best you can preserve wealth and create a lasting family legacy.

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www.privateclient.co.za

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FAMILY OFFICE

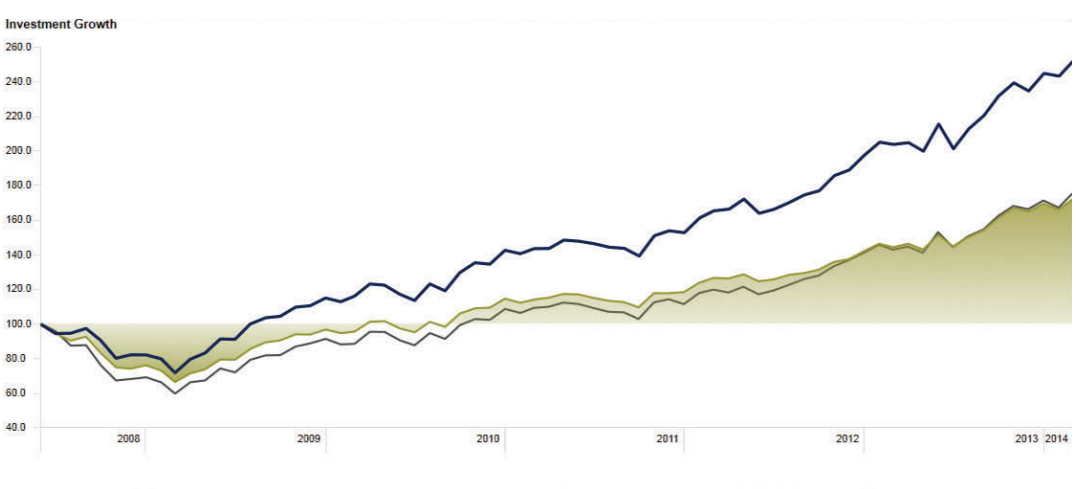
Portfolio Management

A GROUNDED APPROACH. BLUE-SKY THINKING

Private Client Portfolios is where our skills and expertise really come to life. We structure segregated portfolios according to specific needs. Continually growing wealth is a highly specialised and technical process, which is why our investment team uses their combined talent to build portfolios that maintain and generate wealth through the discretionary management of unique equity portfolios. Our goal is to outperform the JSE, which is something we're proud to say that our conservative yet results-driven approach has consistently achieved for over 10 years.

PROFESSIONALLY MANAGED PORTFOLIO. INDIVIDUAL ATTENTION

Working closely together with you, we ask the right questions and then devise and implement strategies to manage your segregated portfolios according to your needs. Throughout the duration of our relationship, we constantly reassess and adapt your portfolio according to your changing personal circumstances or risk profile.



MINIMUM RISK. MAXIMUM PERFORMANCE

Our goal is to minimise portfolio risk levels while maximising performance. We do this by sourcing growth shares at excellent value relative to their peers. We also adopt a combination Bottom Up and Top Down macro-economic investment philosophy. This results in reduced risk and improved long-term performance.

INVESTMENT PROCESS

We focus on companies that demonstrate outstanding growth potential, with dynamic management and those that trade at discounts to their intrinsic values. We also identify the blue chip companies of the future and blend these with quality shares that have proven track records. The process we adopt is one of collective decision making by an experienced investment committee, which is core to our organisation.

IN-DEPTH RESEARCH

To create an optimal segregated portfolios mix, we conduct our own in-house research in addition to drawing on information from various leading independent research houses. Our analysis focuses on identifying:

- Sound management.
- Solid performance and sustainability.
- A low Price/Earnings multiple relative to the consensus growth forecasts.
- High prospective dividend yields.
- High cash flow per share and low gearing.
- High relative strength.
- A strong competitive advantage.

AN OUTWARD FOCUS

As part of our client-centric service, we conduct full portfolio reviews of existing and prospective segregated portfolios. We also provide a detailed report covering the global and local economic outlook, sector rebalancing strategies and specific share commentary. This provides an important context and backdrop against which to view your portfolio.

Clouds and Canola fields, Darling, Western Cape.

Financial Services

CROSSING THE T'S

We know many organisations see routine administration as a grudge job that often drops to the bottom of the to-do list. But well-maintained books really can make the difference between a business that is a success and one that's a failure. Which is why we offer a comprehensive range of accounting, tax, business advisory and secretarial services to individuals, partnerships, trusts, close corporations and companies.

UP TO DATE, 24/7

Given the ever-changing legislation and its increasing complexity, we make sure that our professional team has current knowledge of all tax legislation and departmental practices. We continuously engage with the South African Revenue Service (SARS) to make sure we're keeping your affairs in order.

TAX PLANNING

Private Client Holdings started business as a tax consultancy in 1990 and Tax Planning remains a core competency. Our goal is to legitimately minimise tax payments and maximise after-tax returns by structuring customised solutions to your financial needs. Talk to us about tax saving ideas around all aspects of income or corporate taxes, VAT, PAYE, Capital Gains or Estate Duty tax. Good advice at the right time - can save you money.

ACCOUNTING SERVICES

To help lighten the load, we offer a comprehensive range of monthly, quarterly and yearly bookkeeping, accounting and tax services that can ultimately help your company thrive.

PAYROLL ADMINISTRATION

Due to the constant changes in legislation, Basic Conditions of Employment and SARS compliance, we have a wide range of electronic payroll services to keep your business on track, including remuneration structuring, monthly PAYE submissions, annual IRP5 certificates, Third Party management services and more.

INDEPENDENT REVIEWS AND FINANCIAL STATEMENTS

All companies are required to prepare a set of annual financial statements. Our team of Chartered and Professional Accountants can act as accounting officers to close corporations, compile Annual Financial Statements for owner-managed companies and perform Independent Reviews where required by the Companies Act.

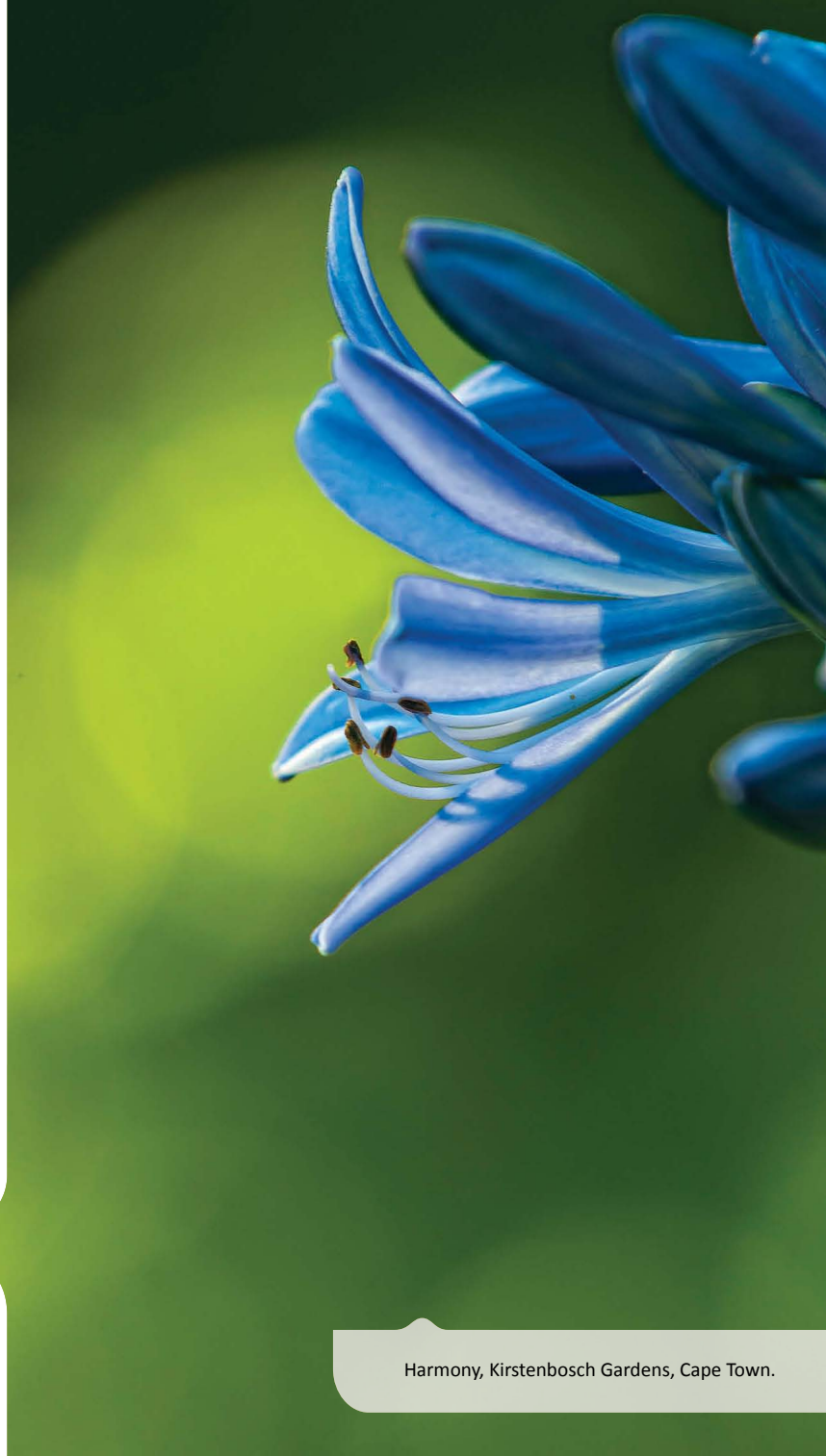
SECRETARIAL SERVICES

Every business must comply with a number of legal formalities. Our wide range of secretarial services will make sure that you avoid onerous fines, penalties and, in some cases, criminal prosecution – not to mention saving you time.

ADDITIONAL SERVICES

Over the above, we also offer the following services:

- Structured finance
- Business valuations
- Management advisory services
- Remuneration structuring
- Formation and administration of trusts
  – see our Fiduciary section for more



Harmony, Kirstenbosch Gardens, Cape Town.

Fiduciary Services

CREATING A LASTING LEGACY

Being in the position to leave a legacy is a wonderful gift, but it is also a complex one that must be thought through carefully. To make sure that you and your beneficiaries' very specific needs are met; we combine our extensive experience with an in-depth analysis to assess your current financial picture and the one you hope to achieve. The result: a personalised solution that is holistic, dynamic and, above all, sustainable. This includes estate planning, the drafting of Wills, formation of trusts and estate administration services.

ESTATE PLANNING AND WEALTH TRANSFER

The first step in estate planning is to take a snap shot of how things currently stand, including personal circumstances such as shareholders agreements and business partners. Once a clear view has been established a plan is then formulated with input from our Wealth Management, Family Office and Tax Planning teams. A good estate plan bridges the gap from where you are to where you would like to be. It takes into consideration any costs that may become payable at death; establishes whether there is sufficient capital available at death to offset debts as well as Executors Fees, Capital Gains Tax and Estate Duty. ***Minimising estate duty and maximising after tax inheritance.***

WILLS

Wills and estate planning work hand in hand. Having a valid Will is essential to estate planning, just as knowing what your estate is worth is key to drafting a Will. A Will is one of the more important documents you will ever sign as it ensures that your estate is divested in the way you would like it to be. Over and above the accurate distribution of sentimental items among beneficiaries, a carefully drafted Will can also avoid cash flow challenges and save on Estate Duty and Income Tax – and even more importantly, it can help avoid family conflict.

TRUSTS AND TRUSTEESHIP

Depending on your particular needs, a trust can be a valuable tool in both tax and estate planning. Trusts can be used for private individuals (a family trust) as well as for corporate business structures. Our significant experience in the duties and responsibilities of acting as a professional trustee means that we will always ensure that the proper care is taken in the management of the trust assets.

EXECUTORSHIPS AND DECEASED ESTATE ADMINISTRATION

Executorships and deceased estate administration in South Africa is highly regulated. And it requires both a working knowledge of the laws and the operation of the Master of the High Court's Offices. Our vast experience in the wrapping up of estates and our comprehensive knowledge of tax, life assurance, the administrative process of the Master's Office and SARS means that your estate is handled timeously and with the greatest care and professionalism at a time when your family needs it the most.

Tranquility, Newlands Forest, Cape Town.

Additional Services

CASH MANAGEMENT AND FOREX SERVICES

For our corporate clients, Private Client Holdings offers a monetary return by effectively managing available cash and using it as an asset to generate additional income. Working in partnership with Investec Private Bank, we're able to offer a highly efficient and secure banking administration facility that enables us to efficiently manage your money online.

For individuals, we tailor-make comprehensive cash management solutions by means of effective cash management products and advanced electronic instruments, in addition to providing a 24-hour support structure.

Our compelling Forex service assists businesses and individuals in concluding foreign exchange transactions easily, speedily and at a highly competitive preferential rate. In short, we deliver a truly world-class level of **private banking** that, in terms of speed, security and competitive interest rates, is unprecedented.

RISK MANAGEMENT

Our Risk Management services will assess your commercial and/or personal risk with the goal of providing the most appropriate insurance solutions available.

Our expert team identifies the potential threats to which you may be exposed and creates hard-working strategies to safeguard your belongings. This is an ongoing process that makes sure you're never exposed to any unnecessary risks at any time. Our highly personal service covers specialist areas such as commerce, industrial, body corporate, marine and contract work ensuring optimal asset protection.

- Medical insurance
- Life assurance
- Business assurance

EMPLOYEE BENEFITS

At Private Client Holdings we appreciate that employee benefits can act as a solid retention tool and a means of attracting quality candidates, which is why we deliver solutions that are cost effective and offer secure and flexible risk benefits with sophisticated investment options. Solutions that enable employees to save for retirement, in addition to enjoying protection and guidance against any adverse financial effects, should the member be faced with life challenges such as death, disability or illness.

PENSION, PROVIDENT AND PRESERVATION FUND MANAGEMENT

Private Client Holdings has all the skills in place to help you - or your company - effectively manage pension, provident and preservation funds with asset management administration and legal requirements.

Autumn, Hex Valley, Western Cape.

Family Office

OUR HOME IS YOUR HOME

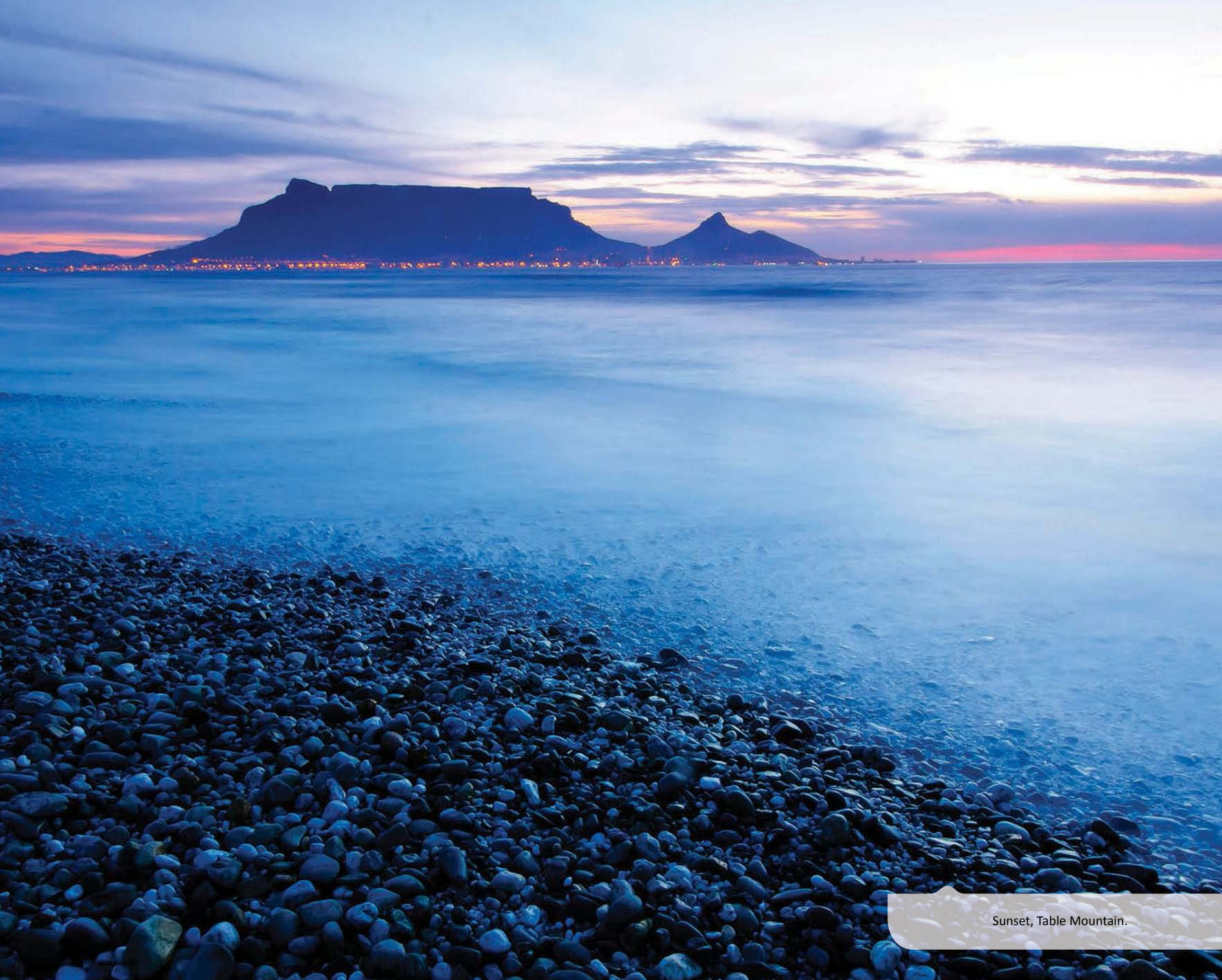
Traditionally, high net worth families would have their assets and investments managed by one of their family members. But given how complex the financial environment has become - it makes sense to talk to us. That's because over and above our specialist skills in numerous areas of wealth management, we have access to independent research and tools that an individual typically can't reach. What's more, you can choose to have your affairs constantly managed by our team of experts under one roof - or you can simply turn to us for guidance, ideas and support. Either way, it's our goal to work together with you to steer your family to a healthy and sustainable financial future.

OBJECTIVE SPECIALIST ADVICE. A PERSONAL TOUCH

Our Private Client Holdings Family Officer acts as your personal Chief Financial Officer. He or she is supported by a team of dedicated professionals – each of whom is an expert in a different field of finance such as Wealth Management, Tax Planning, Estate Planning, Cash Management and Risk Management. This team works as a unit to help you identify your family's bigger picture and define and implement strategies for managing its wealth and leveraging its combined assets. It is a highly focused and integrated approach to managing wealth and it's a process that is underpinned by confidentiality and respect.

The benefits

- An integrated plan: including an investments strategy, wealth transfer strategies, proactive tax planning and optimal ownership structures.
- Wealth management services: are provided to each family member.
- Investment advice: managed in the context of the overall family balance sheet.
- Coordination of external advisors: including lawyers, accountants, investment and insurance advisors.
- Wealth transfer: the security of knowing that there is always someone who knows your family and their financial status.
- Objective and time-sensitive advice: from advisors who understand your family's goals.
- Traditional financial services: including tax and administrative services and reporting.
- Transactional banking services including bill paying.
- A full spectrum of fiduciary services: including trusts, Wills, estate and succession planning and asset protection.
- Education and mentoring: ensuring that your family's wealth grows and is seamlessly transferred from generation to generation.



Sunset, Table Mountain.

PRIVATECLIENT HOLDINGS

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