# CORE WEALTH

READ MORE

Large-firm expertise. Boutique service.

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# A WORD FROM OUR FOUNDERS

## THANK YOU FOR TAKING THE TIME TO READ OUR FIRM OVERVIEW.

We started Core Wealth in 2008. Both of us had left senior positions in large financial firms during a particularly difficult economic period, and our goal was to offer our clients support and protection during the trying times. We knew that getting our clients through the tough times would mean that, together, we could flourish in the future.

## BIG-FIRM EXPERTISE WITH BOUTIQUE SERVICE

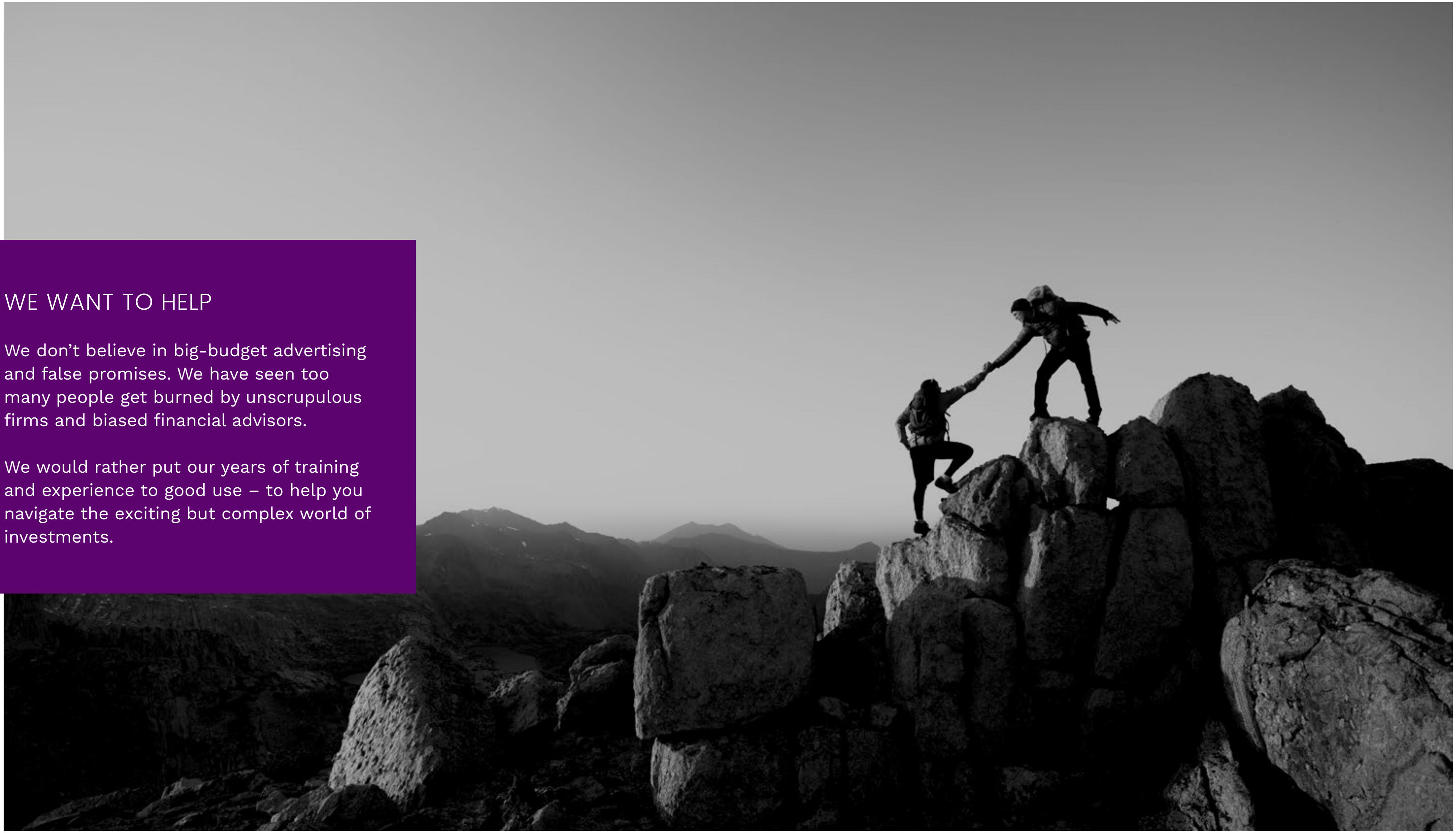
We built this business on long-term relationships, recommendations and word of mouth, not through paid advertising, taking short cuts or working for incentives. These traditional values have stood us in good stead, and, combined with our innovative approach to technology and our unique investment research capabilities, make us one of the leading wealth managers in the industry.

At the end of the day, we know that the only thing our clients want is a wealth manager who is trustworthy and fighting in their corner. This is what we aim to be. Our mission is to help you protect, organise and grow your wealth – by putting you at the core.

To book a consultation, please get in touch at info@corewealth.co.za

**KEVIN FRENCH** CFA
Managing Director

**STEPHEN COLE** CFP®
Director



## WE WANT TO HELP

We don’t believe in big-budget advertising and false promises. We have seen too many people get burned by unscrupulous firms and biased financial advisors.

We would rather put our years of training and experience to good use – to help you navigate the exciting but complex world of investments.

# OUR SERVICES

# WE HAVE BUILT A COMPREHENSIVE SERVICE OFFERING

THIS ENABLES US TO BUILD THE MOST APPROPRIATE STRATEGY FOR EACH OF OUR CLIENTS, WHETHER INDIVIDUAL OR CORPORATE.

## INDIVIDUAL CLIENTS

### PERSONAL FINANCIAL PLANNING & WEALTH MANAGEMENT

- Retirement and financial planning
- Local and offshore investment management
- Wills and estate planning and administration
- Life, disability, dread disease and medical aid cover
- Short-term insurance
- Tax planning and advice

## CORPORATE CLIENTS

### GROUP RISK, RETIREMENT & HEALTHCARE

- Risk benefits – life, disability, dread disease and funeral cover
- Pension and provident fund investment advice and management
- Healthcare advisory, medical aid and wellness program implementation and advice.
- Short-term insurance

> I have been with Core Wealth for years and I am always impressed by their exceptional level of service and sincerity. This, combined with the team's in-depth knowledge of both listed and private equity, make the firm unique in South Africa. I enjoy being part of the Core Wealth family.
>
> **Mark, Previous Head of Leading Private Equity Manager**

# YOUR WEALTH. YOUR FUTURE.

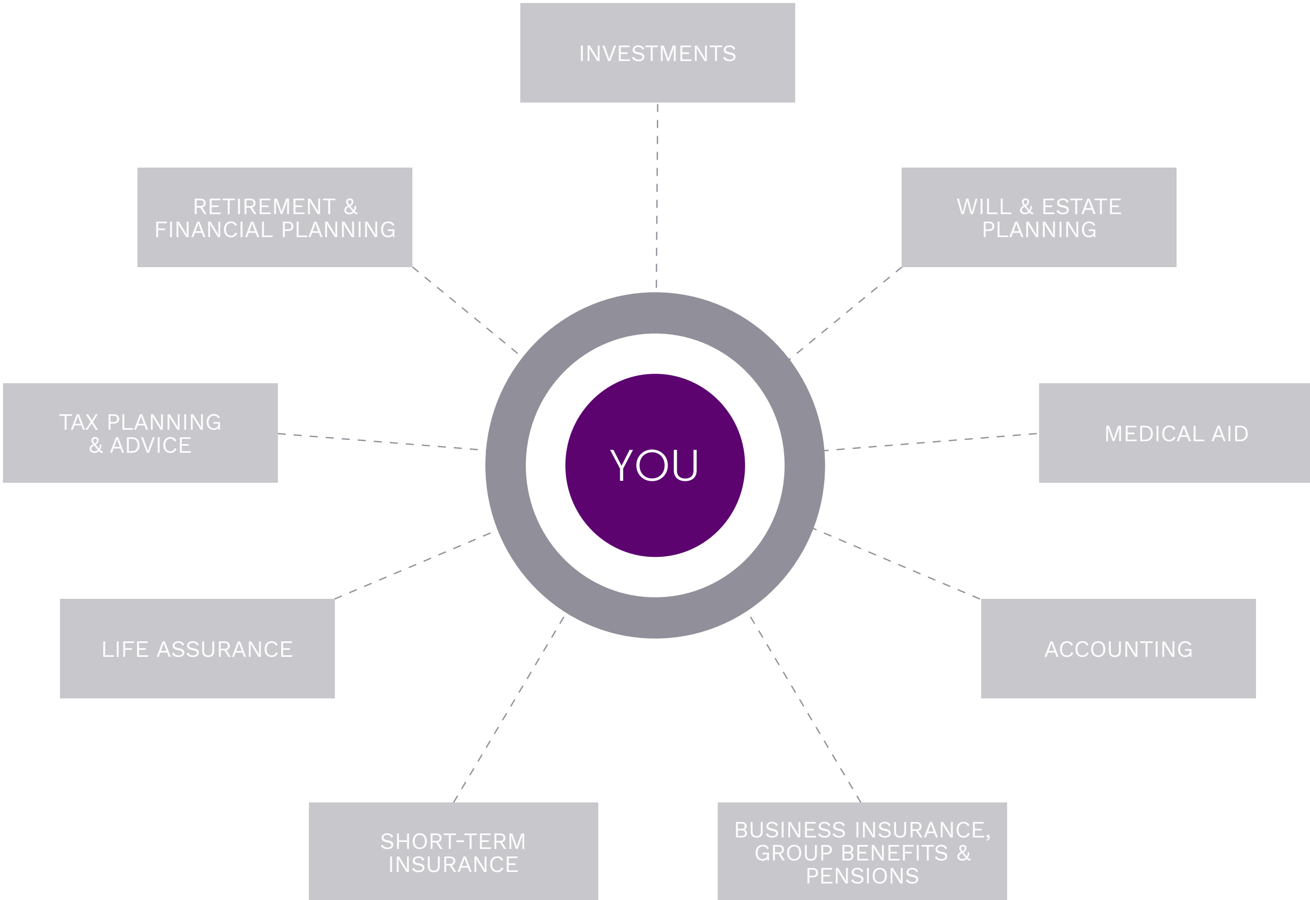
## YOU WORK HARD TO CREATE AND GROW YOUR WEALTH.

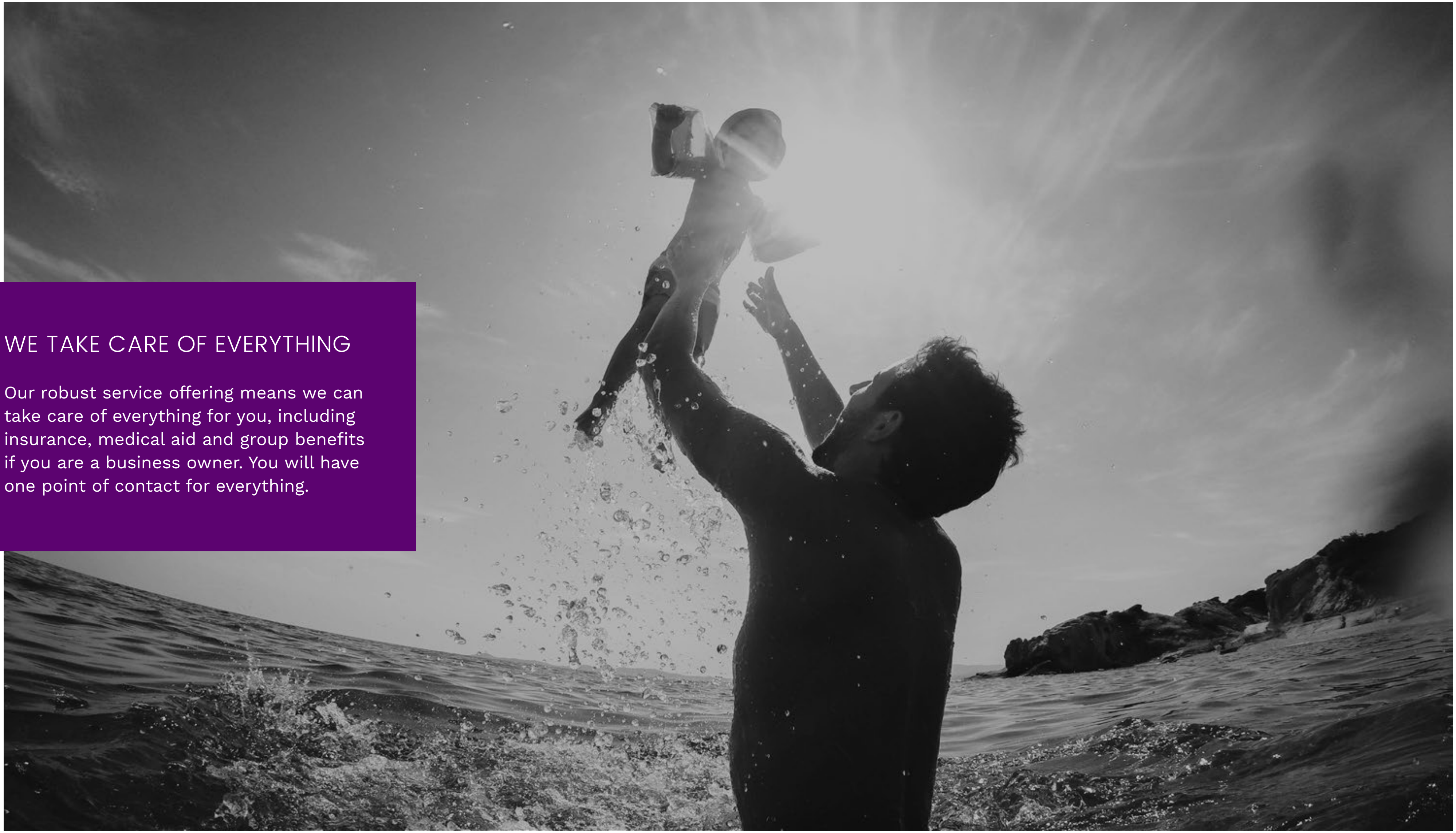
Now it is time to take stock, consolidate and future-proof it so that you and your family can benefit for generations to come.

Core Wealth follows a holistic, client-centered approach. By taking the time to get to know you and understand your goals and needs, we can maximise your wealth. We will help you select the most appropriate risk products, and build resilient investment strategies.

We will also take care of your will and estate planning, and look at consolidating everything while reducing your tax liabilities.

If you are a business owner, Core Wealth can take care of pension and provident funds, as well as group healthcare benefits.





## WE TAKE CARE OF EVERYTHING

Our robust service offering means we can take care of everything for you, including insurance, medical aid and group benefits if you are a business owner. You will have one point of contact for everything.

# OUR APPROACH

# PROTECT, ORGANISE AND GROW.

## OUR APPROACH STARTS WITH YOU

We answer only to you, and we want your wealth to grow, so that we can grow with you. In seeking to first understand your needs, it is our priority to create financial strategies to protect, organise and grow your wealth.

## PROTECT

**YOU** from confusing advertising, complicated products and bad decisions.

**YOUR WEALTH** from risk, unnecessary taxes and high fees.

**YOUR FAMILY AND BELONGINGS** from accidents, with medical aid and insurance cover that meet your needs.

## ORGANISE

**CONSOLIDATE YOUR INVESTMENTS** by taking the hassle out of investing and ensuring you aren't paying unnecessary fees.

**REDUCE YOUR TAX BILL** by structuring your investments to avoid unnecessary taxes.

**BALANCE YOUR RISK** by optimising your asset allocation based on your risk profile and investment goals.

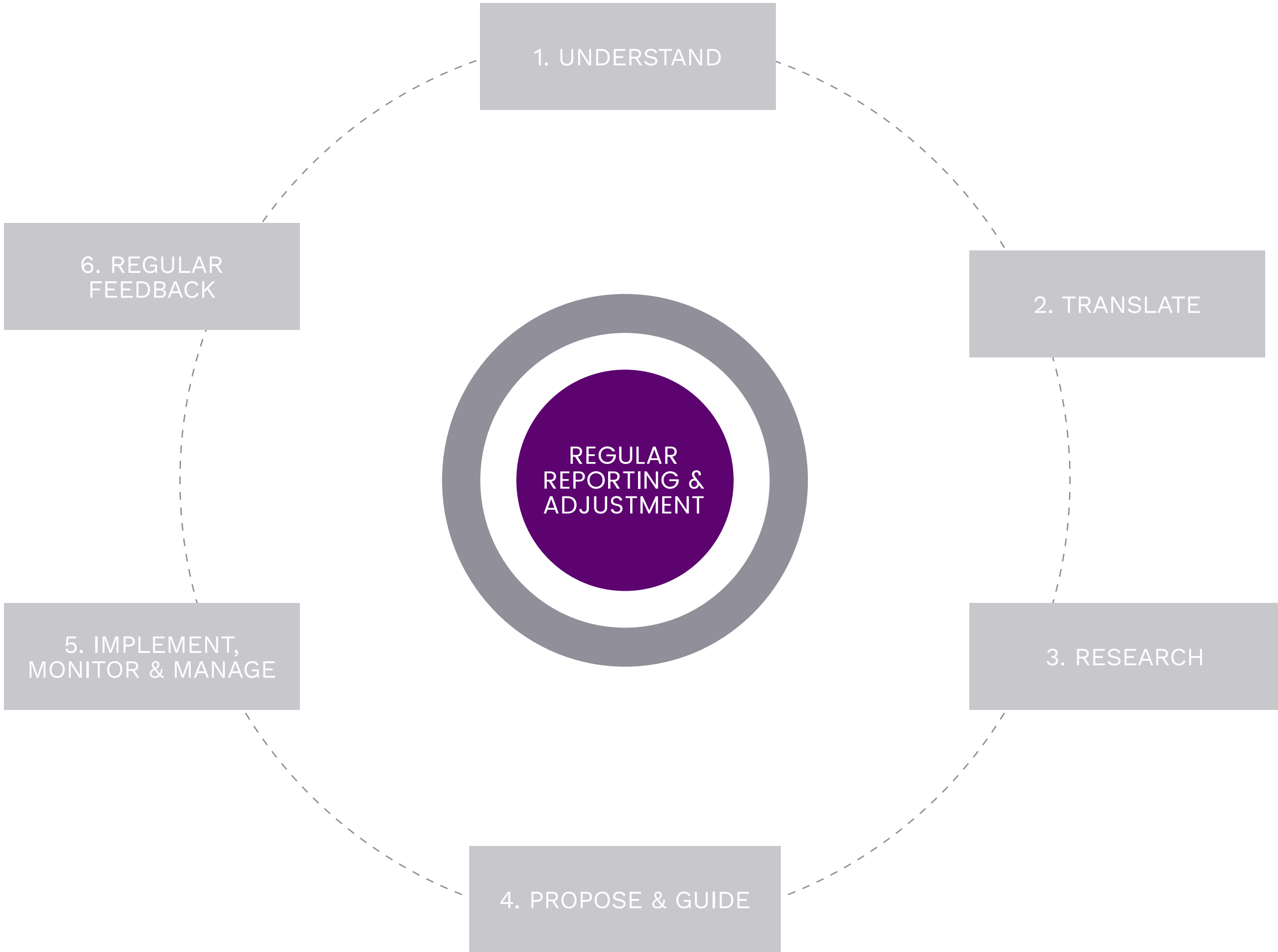
## GROW

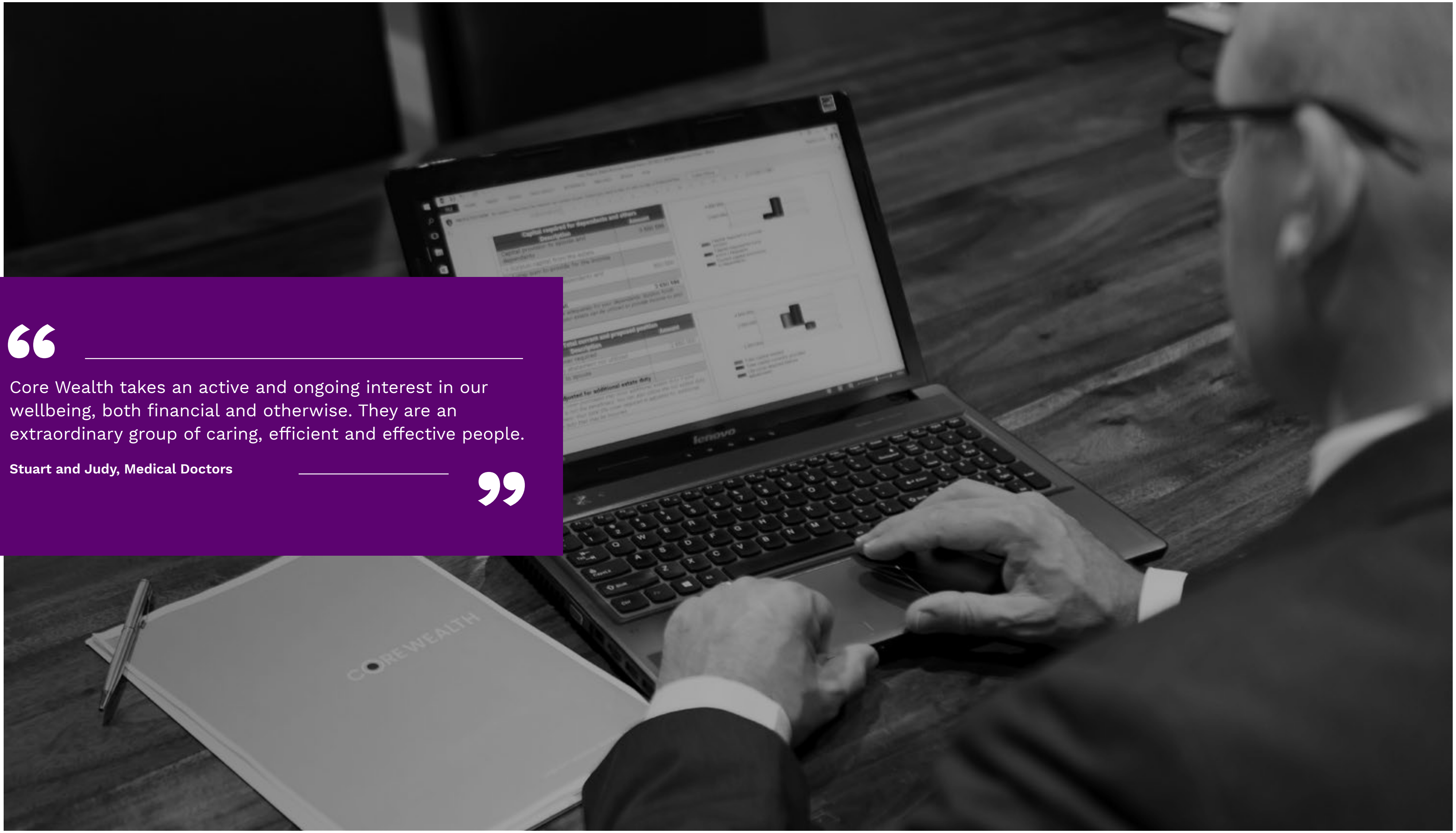
**YOUR WEALTH** by helping you invest and grow in the most appropriate way, at the fairest cost.

# OUR PROCESS

## OUR ROBUST PROCESS COVERS ALL THE ASPECTS OF YOUR PHYSICAL AND EMOTIONAL FINANCIAL WELLBEING.

This ensures that we are able to provide regular feedback detailing your evolving financial position and recommended action to be taken.





> Core Wealth takes an active and ongoing interest in our wellbeing, both financial and otherwise. They are an extraordinary group of caring, efficient and effective people.
>
> **Stuart and Judy, Medical Doctors**

# OUR INVESTMENT PROCESSES & PHILOSOPHY

# INVESTMENT PORTFOLIO PROCESS

## UNDERSTAND NEEDS AND INVESTMENT GOALS

We take the time to understand each client's needs and investment objectives, and to define the parameters for achieving them. Consideration is given to time horizon, tax, liquidity, personal constraints and client-specific characteristics.

## CONSTRUCT A SUITABLE SOLUTION

We construct robust portfolios using a combination of preferred investment managers and asset classes.

We reduce risk by spreading exposure across managers to avoid overexposure to any one style or strategy. We also implement portfolios through various structures to ensure appropriate tax efficiencies and liquidity.

Our team analyses many different providers to ensure that the preferred strategy is implemented cost effectively. Each solution is considered in the context of the client's overall portfolio to ensure it fits with their long-term plans. This allows for better management of risk and enhanced reporting.

## MONITOR, UPDATE AND REASSESS

We continually monitor each client's progress to ensure they remain on track toward their long-term goals.

Markets, tax legislation and the investment product landscape change all the time, so we make sure to stay up to date and make a habit of continually reassessing our clients' solutions to ensure they remain appropriate.

This pro-active process often results in reduced costs and allows us to help clients take advantage of ad-hoc opportunities.

# INVESTMENT PHILOSOPHY

AS A STEWARD OF OUR CLIENTS' CAPITAL, CORE WEALTH AIMS TO CONSISTENTLY AND PRUDENTLY CONSTRUCT AND MANAGE INDEPENDENTLY RESEARCHED, LONG-TERM FOCUSED, VALUATION DRIVEN, DIVERSIFIED PORTFOLIOS.

Our singular purpose is to help our clients achieve their investment objectives in a risk-efficient manner.

## PRIMARY PILLARS

The fact that we are independent allows us to allocate capital to the fund or opportunity that gives us the best chance of meeting our objectives.

The freedom to include the most appropriate investments, as identified through our own internal research process, results in diversified solutions. We place great importance on long-term thinking and believe that investors should never overpay for an investment.

Experience and research have shown that while diversification may be the only free lunch in investing, taking the long-term view and focusing on value also improve the likelihood of success.

Emphasising capital protection can also contribute to positive investment outcomes, and helps reduce negative behaviour during difficult periods.

## SECONDARY PILLARS

We know that a stable decision-making framework is crucial when implementing an investment process consistently throughout market cycles.

To help our clients achieve their objectives, we continuously refine and improve our investment process. Making decisions in the best long-term interests of our clients often requires that we invest away from the herd. While uncomfortable in the short-term, this is often a major driver of good long-term performance.

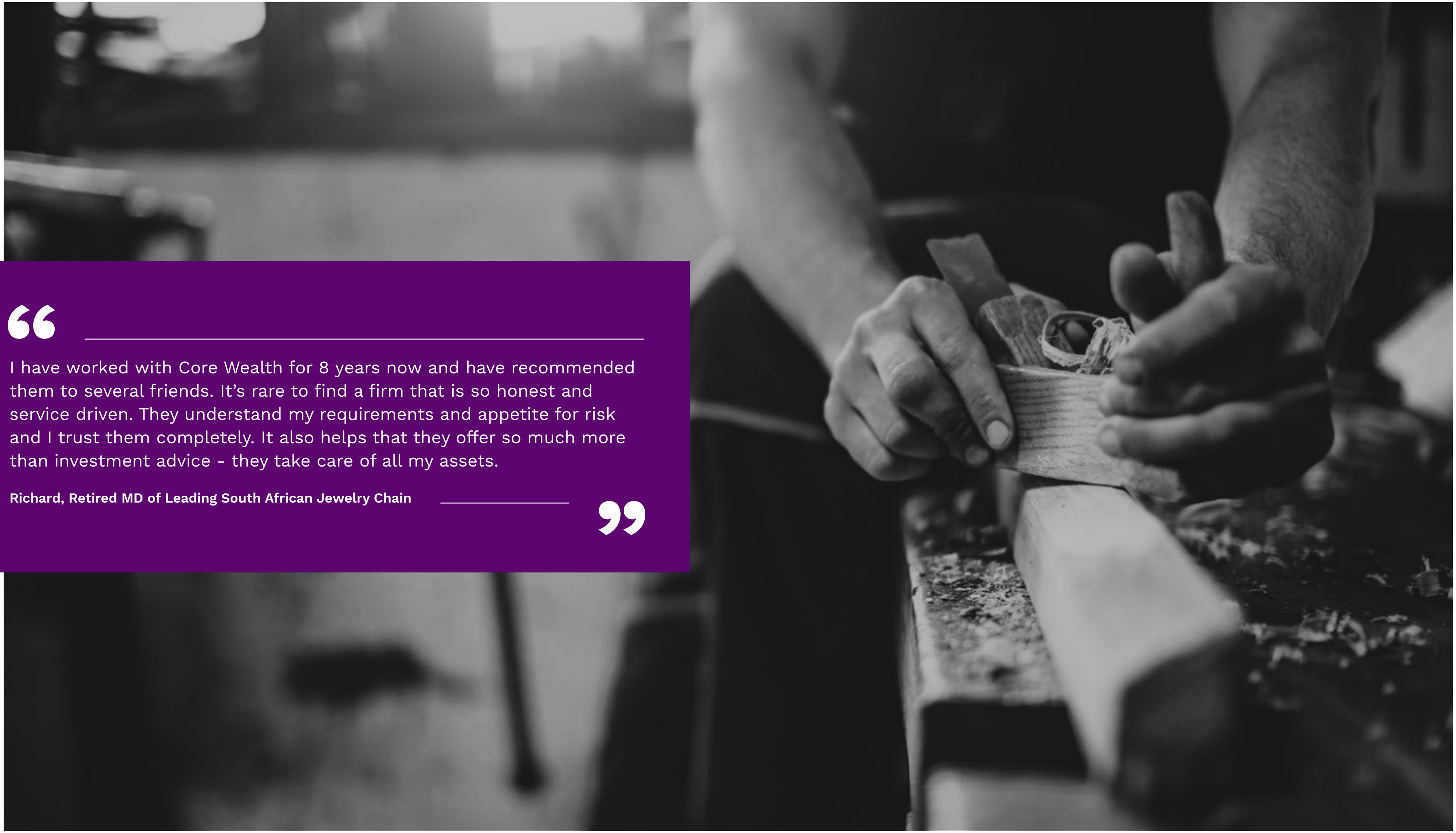
# INVESTMENT PHILOSOPHY

## APPLIED TO OUR PROCESS

Our systems and technology allow for continuous scanning of global investment opportunities - including over 350 000 securities across funds, ETFs and shares. The ability to measure these against competing opportunities adds context, and helps to separate attractive investments from potential losers.

More detailed analysis is performed on select opportunities. The numbers can tell us how an investment is likely to behave, while an analysis of non-numeric factors offers us greater insight into the how and why. We look to allocate our clients' capital to good long-term prospects that can be implemented cost effectively.

We work hard to filter out the noise that doesn't help inform our decision making, so that we can focus on the fundamentals that drive long-term returns.



> I have worked with Core Wealth for 8 years now and have recommended them to several friends. It’s rare to find a firm that is so honest and service driven. They understand my requirements and appetite for risk and I trust them completely. It also helps that they offer so much more than investment advice - they take care of all my assets.

**Richard, Retired MD of Leading South African Jewelry Chain**

# WHY CORE WEALTH?

# QUALIFIED. INDEPENDENT. PERSONAL.

## WE ARE ONE OF THE MOST QUALIFIED, INDEPENDENT FIRMS IN THE COUNTRY

We pride ourselves on our ability to nurture highly qualified staff, with the majority of our advisors and Investment team being either Certified Financial Planners® or Chartered Financial Analysts.

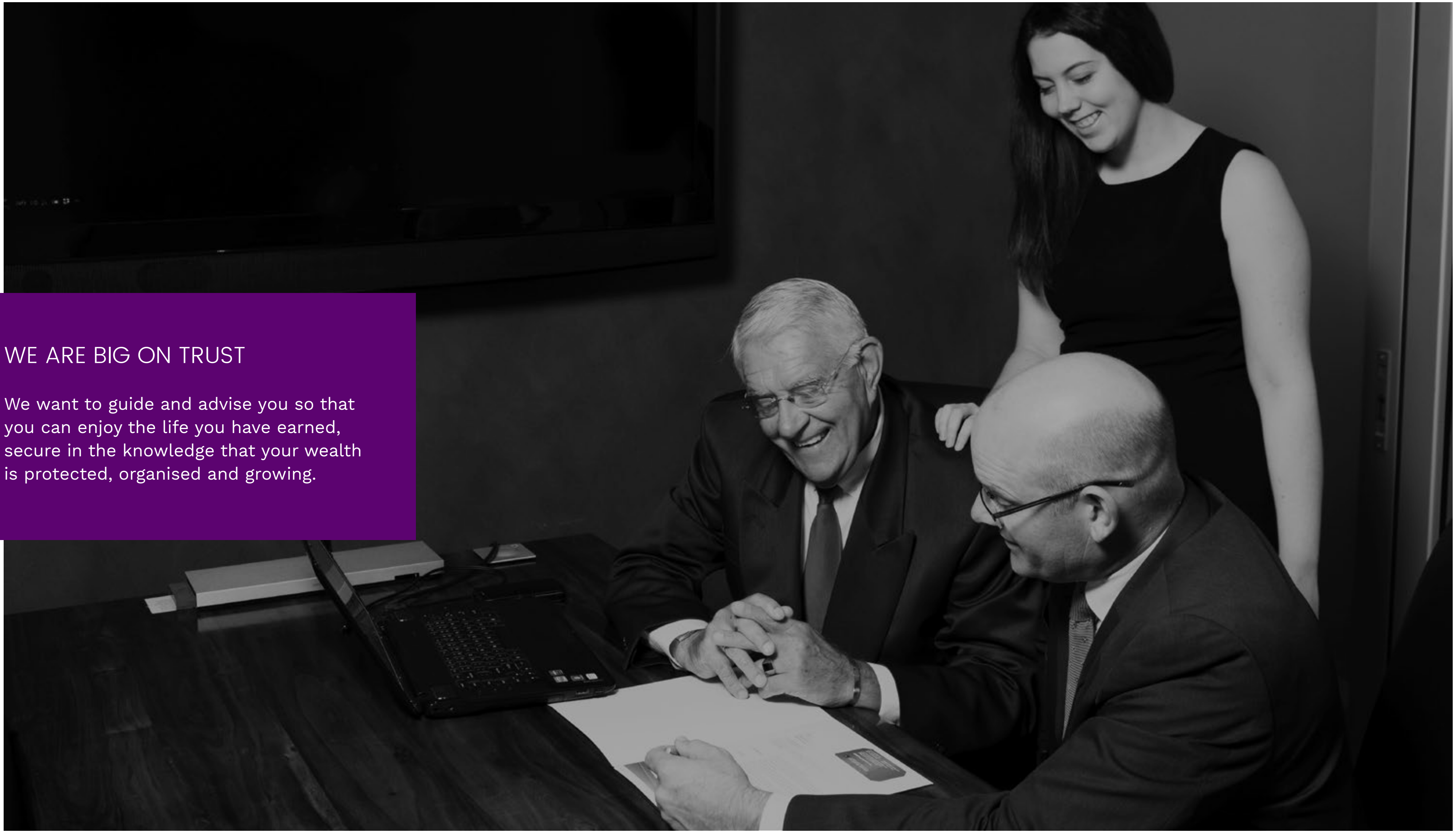
We value a commitment to continual learning, and look for people who demonstrate this by investing in their education. It is this commitment that gives our clients the peace of mind in knowing that the advice they receive is thoughtfully considered, and based on our many years of collective experience.

## WE ARE 100% INDEPENDENT

We are not incentivised to place business with any product providers, which means we are completely free to recommend the most appropriate solutions for each client. We answer only to you, because at the end of the day, we are only as successful as you are.

## WE ARE BUILT TO BE PERSONAL

Our name, values, and business model are designed around our clients. With us, you are never a number, you are always a partner. This approach has been a key part of our success - it is why the clear majority of our business comes from word-of-mouth recommendations.



## WE ARE BIG ON TRUST

We want to guide and advise you so that you can enjoy the life you have earned, secure in the knowledge that your wealth is protected, organised and growing.

# THE REAL VALUE-ADD OF WORKING WITH US

## WE THINK IT IS IMPORTANT TO KNOW HOW MUCH ADDITIONAL VALUE WE CAN OFFER OUR CLIENTS.

Our research indicates that over the last few years, our client base has benefited from combined savings and additional investment returns of over 3% per annum.

This is because we work hard to protect on the downside and maximise on the upside.

## WE ADD VALUE BY:

- Analysing and negotiating product fees
- Carefully selecting underlying fund managers
- Optimising your asset allocation
- Structuring your portfolio intelligently

We also add value by minimising the impact of emotional behaviour, reducing estate planning and admin fees, and helping you conduct tax-efficient withdrawals in retirement.

## 3% PER ANNUM

Our research indicates that over the last few years, our client base has benefited from savings and additional investment returns of over 3% per annum.

3% additional growth will double your investment every 30 years.

# LET'S TALK

We would love to meet you and hear about your plans and goals so that we can help you reach them. Get in touch using the details below to arrange an exploratory meeting.

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