



Large-firm expertise. Boutique service.

CONTENTS

03

05

10

12

15

20

25

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

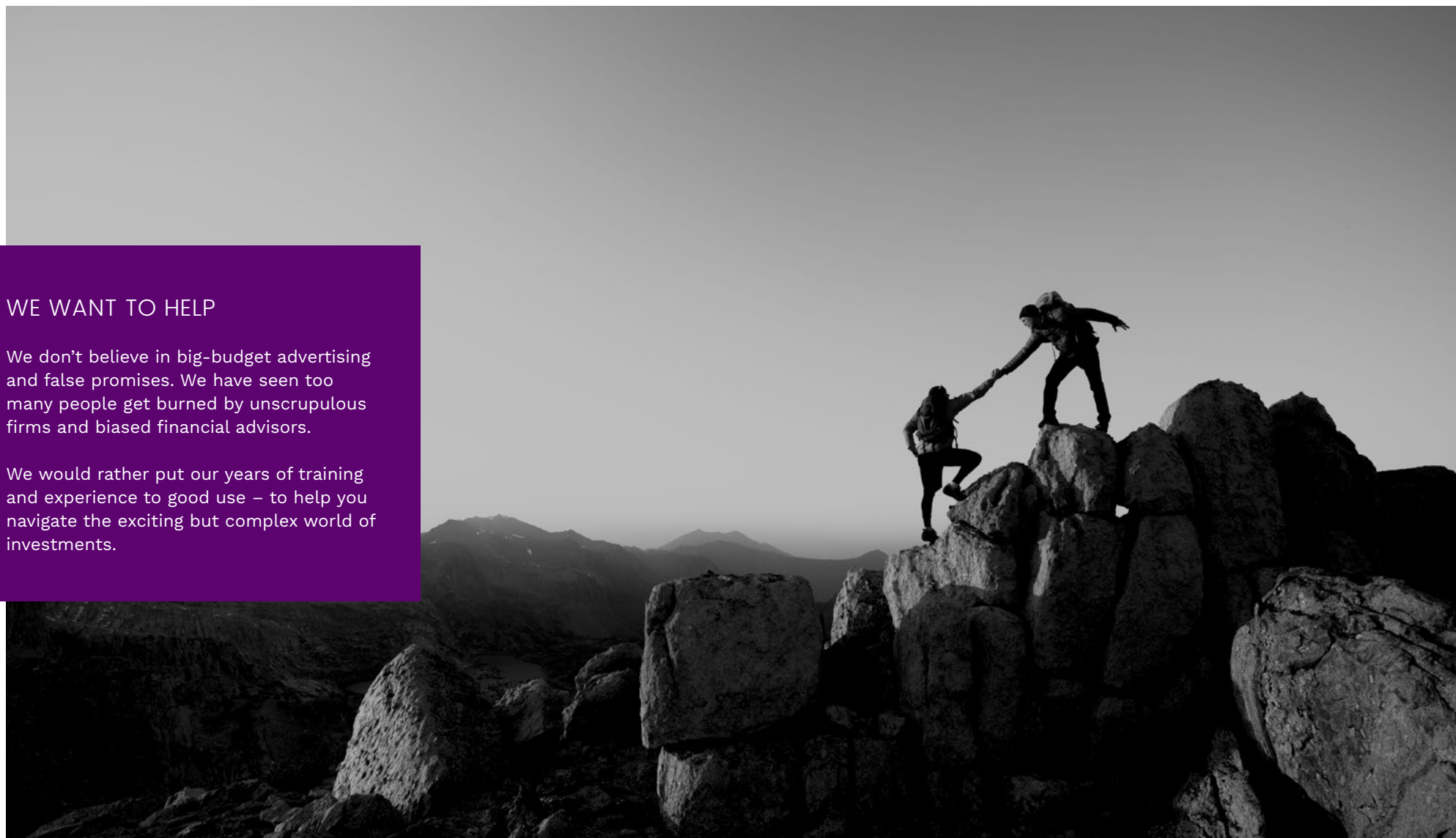


STEPHEN COLE CFP®
Director

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

“

In 2016, we chose Core Wealth to manage our employee benefits and healthcare-related consultation. Core Wealth's work ethic made such an impact that we asked them to partner with us on Risk & Investment benefit services. We highly recommend this firm to anyone looking for talented, dedicated, service-driven, and above all, compassionate professionals.

Financial Manager and Head of HR, Corporate Client

”

YOUR WEALTH. YOUR FUTURE.

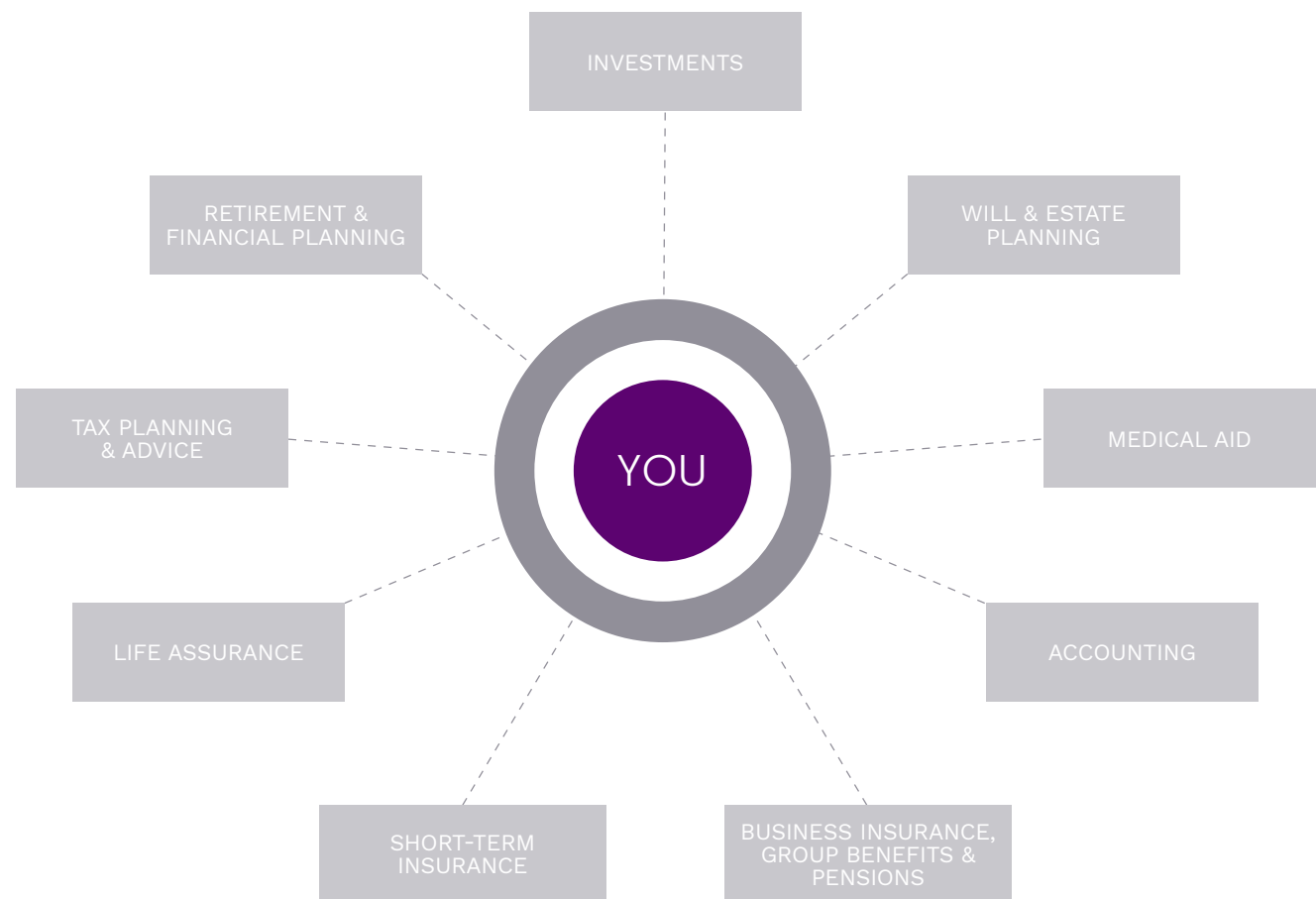
YOU WORK HARD TO CREATE AND GROW YOUR WEALTH.

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.



“

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

”

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.



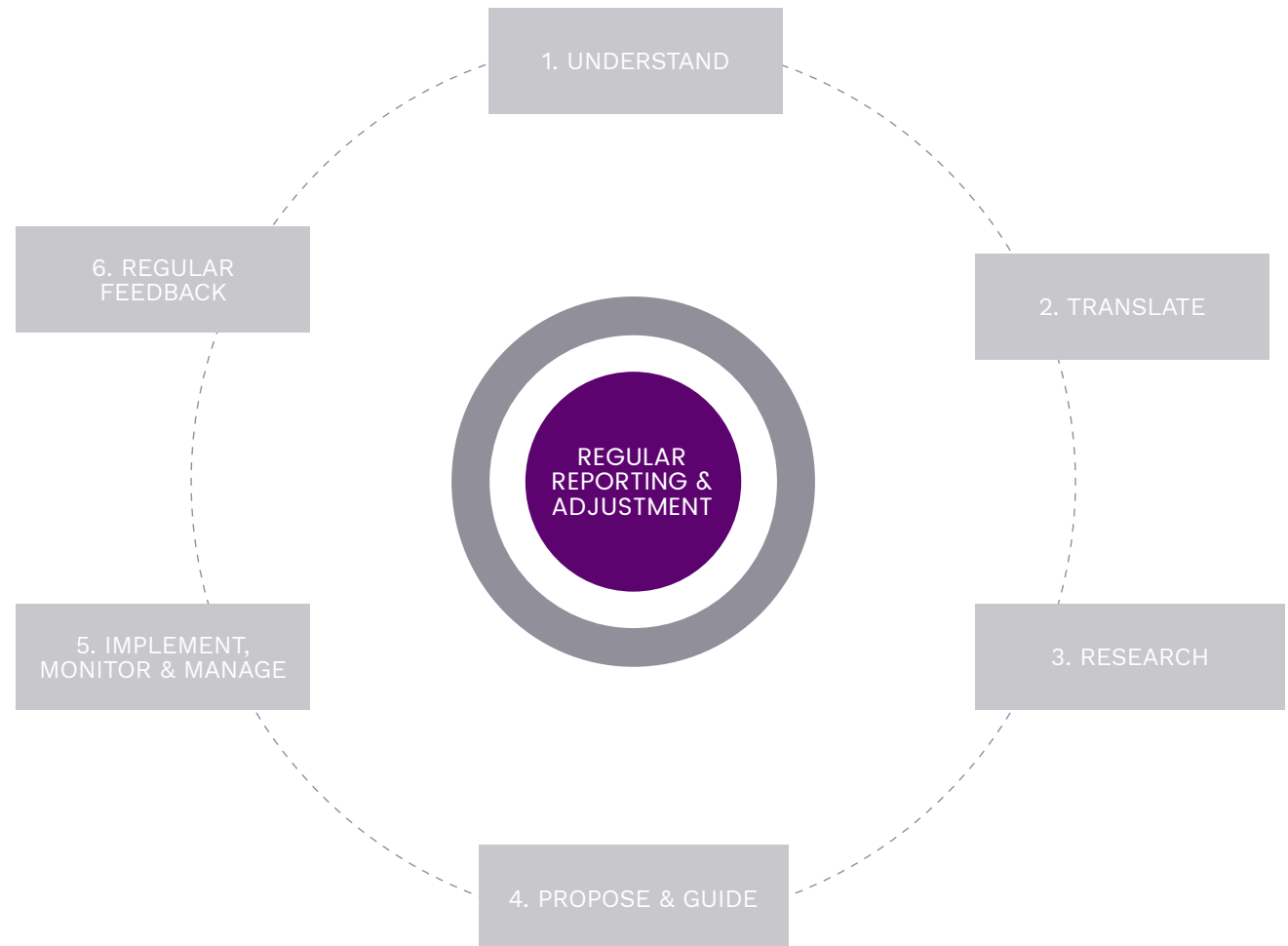
GROW

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

OUR PROCESS

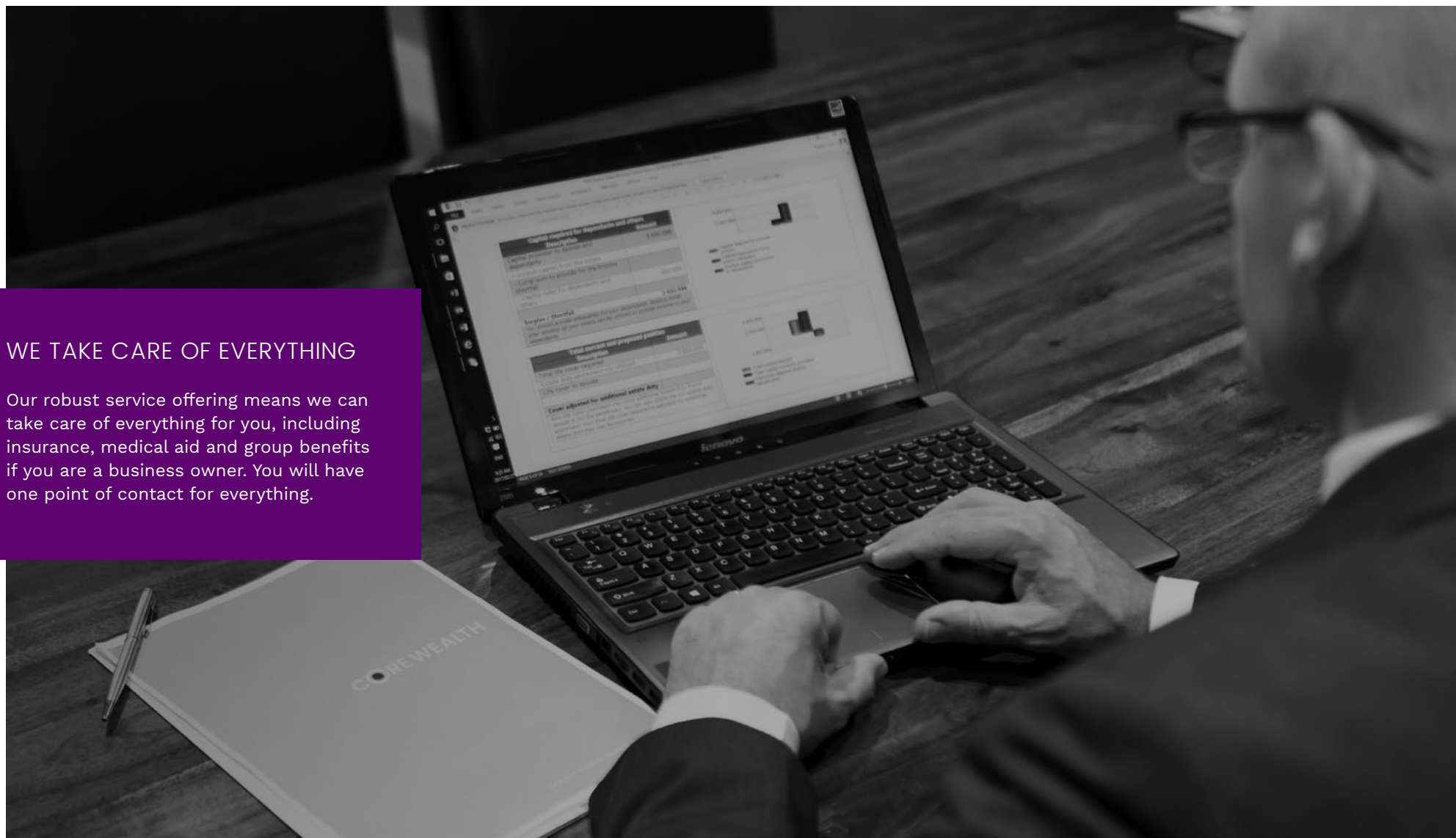
OUR ROBUST PROCESS
COVERS ALL THE ASPECTS
OF YOUR PHYSICAL AND
EMOTIONAL FINANCIAL
WELLBEING.

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



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 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 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

”

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

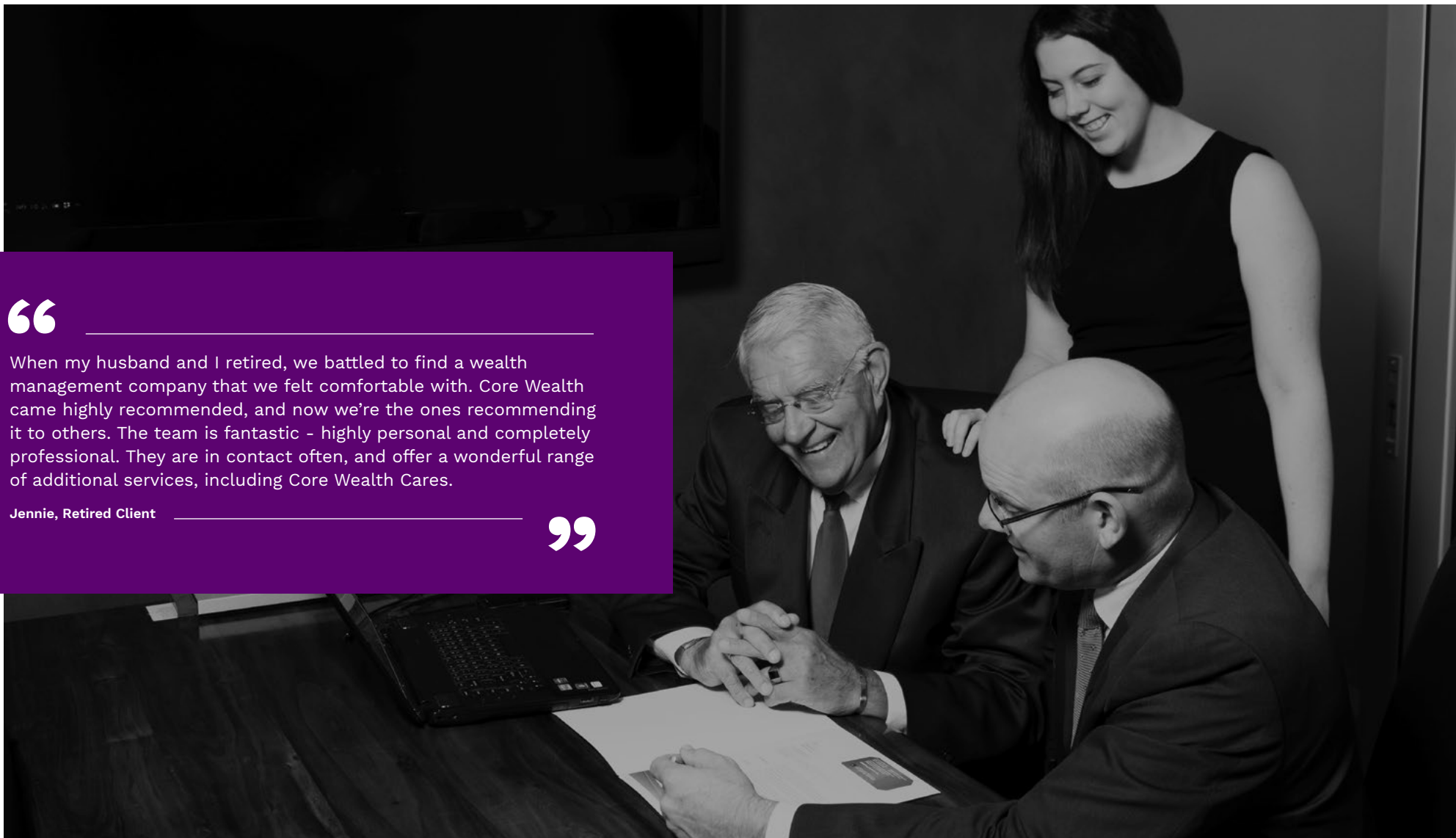
Our name, values, and business model are designed around our clients. With us, you are never a number, you are always a partner. This approach has been a key part of our success - it is why the clear majority of our business comes from word-of-mouth recommendations.

“

When my husband and I retired, we battled to find a wealth management company that we felt comfortable with. Core Wealth came highly recommended, and now we're the ones recommending it to others. The team is fantastic - highly personal and completely professional. They are in contact often, and offer a wonderful range of additional services, including Core Wealth Cares.

Jennie, Retired Client

”



THE REAL VALUE-ADD OF WORKING WITH US

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

Based on our research and actual client experience, our client base has benefitted from combined savings and additional returns of 3% per annum.

We achieve this by adding value in the management and organisation of client portfolios, and through our investment approach which focuses on protecting on the downside and maximising 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

Our approach ensures that our clients minimize the impact of emotional behaviour, reduce estate planning and admin fees, and conduct tax-efficient withdrawals in retirement.

“

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

”

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.



+27 21 975 9032



info@corewealth.co.za



Office 4, First Floor,
Heritage Square, Vrede Street,
Durbanville 7550



www.corewealth.co.za



Core Wealth Managers is an Authorised
Financial Services Provider FSP No. 36946
(Pty) Ltd 2016/012495/07

Core Wealth Advisory Services is an Authorised
Financial Services Provider FSP No. 47456
(Pty) Ltd 2016/062530/07

© Core Wealth Managers 2017

www.corewealth.co.za