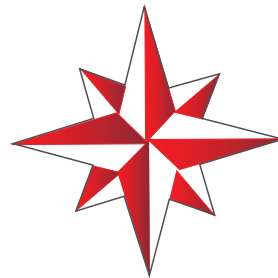


**ΣΠΩΜ**  
SP Wealth Management



# Who we are



Established in 2003, SP Wealth Management is an investment management and advisory service that offers holistic investment and risk management solutions, as well as brokering for insurance and medical aid.

## What we do

### Core purpose and values

SP Wealth Management's core purpose is to provide clients with the best management practices and solutions for their wealth and risk management. Inherent to that purpose is the needs driven approach of SP Wealth Management (SPWM) to achieve the clients goals and objectives through the well established relationships with investment management and insurance companies.

Central to the philosophy at SP Wealth Management is the ability for the advisors to provide a comprehensive selection of unique products and to anticipate needs as client relationships evolve over time. The combination of high caliber personal attention, access to international and institutional experience offered by SPWM, we provide our clients with successful investment strategies, effective retirement planning, protection of assets and ultimately, true piece of mind.

## The client experience

SP Wealth Management believes that strong client relationships are important predictors of portfolio performance. As the client and his/her advisor build a relationship, a comprehensive understanding of their situation can develop, and the insight gained will enable the client's financial planner to anticipate their needs and provide them with invaluable guidance as their circumstances evolve and market conditions change.

Using a risk-profiling system and financial needs analysis, a SPWM financial planner is able to offer practical advice accumulated over many years in the markets. Our advice is customised according to individual clients needs, and clients decide on the level of involvement they wish to have in their financial strategy.

## Products and Services

**SP Wealth Management's core product offerings are financial planning, risk management, specialist insurance and outsourced fiduciary services**

Our services primarily cater for clients at a private level but we also offer services at the corporate level, which may include investment, risk management and employee benefit offerings.

Our financial planners draw on local expertise, but also able to utilize many of the tools and services developed by the international network and adapt them to suit the needs of our South African clients.



*Our authorised service offering is as follows:*

## **Financial Planning**

**Annuities:** Create a steady retirement income from your investments. SPWM can help you realise tax-deferred benefits so that you have more control over your financial future.

**Retirement Plans:** You've decided to save. Now you just need to put those savings where they'll work the hardest for you. Discover how SPWM can help prepare you for retirement.

**Employee Benefits:** SPWM provides a shaped employee benefits product that addresses the organisation's needs. The product mentioned forms part of a key component to provide Employee Benefits on behalf of companies as a staffing solution.

**Unit Trusts:** With SPWM you can invest with more confidence with a product that strikes the right balance between your desire for growth and your tolerance for risk.

**Advisory Solutions:** Even the most sophisticated investor can feel overwhelmed with the ever expanding array of financial products and information.

So, how do you work toward building and protecting your investments while laying the foundation for working towards your long-term financial goals with confidence? It's simple: Work with a SPWM Advisor.

## **Risk Management**

**Life assurance:** SPWM offers products such as specialist tax effective insurance such as Business assurance, Keyman, deferred and preferred compensation is available on a needs basis as well. Term, level, variable universal... it can sound confusing, but it's easier than you think to find the right product to protect your family.

**Medical Aid:** Our products focus on reducing the medical and financial risks thereby associated. We offer hospital plans, 24-hour accident plans for blue collar workers, comprehensive medical aid plans and GAP cover.

### **Short Term Insurance:**

Personal - deals with cover for assets such as your home, car, contents, specified and unspecified items.

Commercial - protects the assets of the business, machinery breakdown, workmanship, etc.

## Specialist insurance

SPWM's product offering focus is principally on unique needs, niche areas where specific detail and understanding is required in order to deliver on that specific objective:

**Marine Insurance Cover:** This is a specialist area where freight forwarders are able to provide comprehensive cover to their export and import clients.

**Directors and Officers Liability:** Protects directors and officers against claims brought against them in their personal capacity by shareholders or stakeholders.

**Pension Fund Trustees Liability:** Covers and protects the Pension Fund and its trustees against possible claims relating to fraud and errors and omissions.

**Group Travel Insurance:** This is arranged for groups who travel for business or pleasure. Terms and conditions apply.

**Event Insurance:** Event insurance covers damages which the event organizer becomes legally liable to pay to third parties consequent upon numerous factors including accidental death and physical

damage to tangible property. This type of insurance is required for exhibitions, concerts, conferences, processions, festivals, sports events, etc.

**Other areas:** These are opportunities that are identified and addressed through the full product range that are available under the various underwriters and specialist insurance companies we have contracts with, such as Taxi insurance, road transport, liability cover, etc.



## Fiduciary Services

We currently outsource this area of expertise but we are proactive in providing the correct, up-to-date advice and keep abreast of current legislation that involves drafting of wills, executorships, trusts and tax consultancy.

**Trusts:** We offer this as an outsourced service and we can help advise you on, and select, the best trust for you.

**Wills:** The first step towards Estate planning, something we all conveniently forget but is inevitably the most important document when we die.

### Other Services accessed through SPWM are:

- ✚ Offshore Banking
- ✚ Trust and Company structures
- ✚ Alternative Strategy Structures
- ✚ Discretionary Portfolios
- ✚ Stock Broking
- ✚ Structured Products
- ✚ Secured Capital Products
- ✚ Mortgage and vehicle Finance



## Agreements:

Sp Wealth Management and its Associates have entered into agreements with the following companies to market the products which they offer:

### Financial Planning Services:

ABSA Investment Management Service  
Allan Gray Ltd  
Cadiz Asset Management  
Coronation Fund Managers  
Guardrisk  
Element Asset Management  
FedGroup  
Investec IMS  
Itransact ETF Platform  
Kagiso Asset Management  
Momentum IMS - RMB, Futuregrowth  
Metropolitan Unit Trust  
NedGroup Investments  
OASIS Asset Management  
Old Mutual - Futuregrowth, Fairbairn Capital  
RMB Investment Services  
SA Bullion  
SATRIX

### Medical Aid:

Momentum  
Discovery

### Long Term Insurance:

ALTRISK  
Guardrisk  
Discovery  
Momentum  
Metropolitan Odyssey  
Old Mutual

### Short Term Insurance:

Auto and General  
AMUA  
AIG  
Guardrisk  
KEU Underwriting Managers  
Momentum  
Regent Insurance  
Santam  
Stalker Hutchison Admiral  
Travel Insurance Consultants

## **Fees**

SP Wealth Management prides itself on being fully transparent and all administration fees are clearly indicated on statements issued by management companies. The fees and charges are diverse for every product. A nominal administration fee of three hundred rand (R300 per hour) is charged if the client decides, after two complete working consultations, against our advice.

## **Documentation**

These products are subject to standard legislative documentation (e.g. FICA) required by SP Wealth Management. It is important that the client's particulars are correct on all documentation. Any documentation that has not been fully completed by you, the client, should not be signed. All documentation completed and personal particulars provided will be treated with the utmost confidentiality. We also abide by all current legislation and regulatory bodies that govern the industry.

## **Compliance**

Compliance with the FAIS Act is monitored by Glen Burjins a compliance officer approved by the Financial Services Board. His contact telephone number is 0827282694.

In the event that clients are dissatisfied with any aspect of our service, they should address your complaint in writing to us at the address below.

A copy of our Complaints Policy is available on request. A copy of Statutory notice insurance will be furnished to all clients as per legislation.



## **Contact details**

For further information on the services and products SP Wealth Management can provide, please contact Shaheed Peters your Private Client Financial Planner at the following contact details:

**SP Wealth Management  
PO Box 23641  
Claremont  
7735**

**Tel +27 21 703 5756  
Fax 086 660 6083  
Cell 083 453 9850  
E-mail: [speters@spwm.co.za](mailto:speters@spwm.co.za)  
Website: [www.spwm.co.za](http://www.spwm.co.za)**

