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SPECIALIST FINANCIAL PLANNING FOR EXECUTIVES AND EXPATRIATES



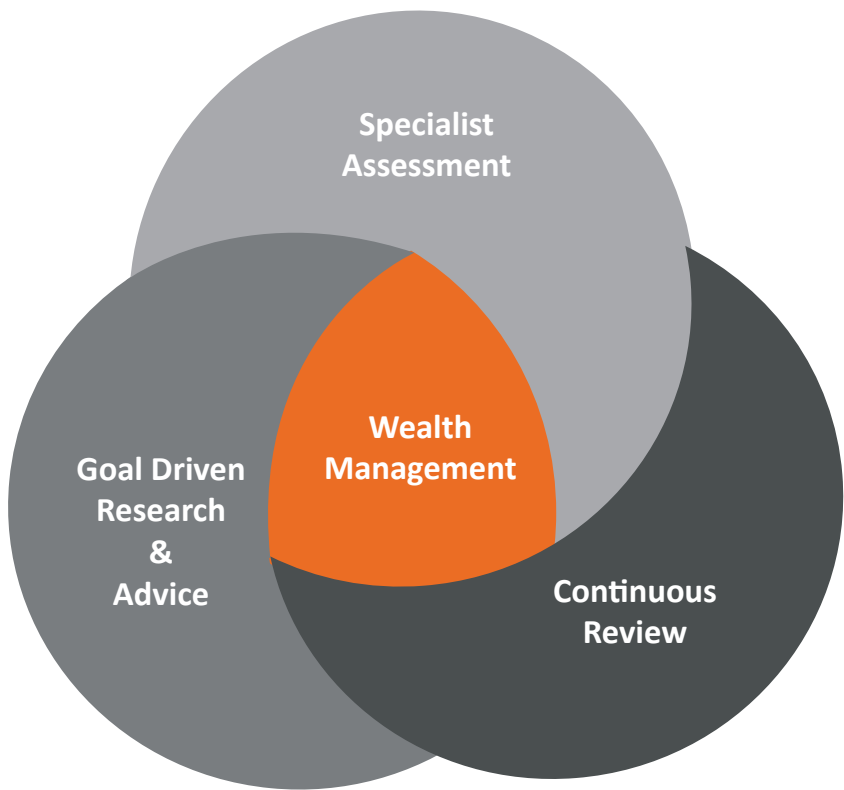
SPECIALIST FINANCIAL PLANNING

Africorp Solutions and Advisory is an independent niche wealth management and consulting business that provides focused holistic wealth management advice and services specifically designed for Directors, Executives and Expatriates. Our services are provided by a team of experienced and qualified professionals, who offer independent and personal financial advice. We also offer executive financial planning as part of our employee benefit offering.

Our approach allows for the following:

1. Individually customised financial planning through in-depth needs assessment.
2. Comprehensive advice based on a detailed personal financial plan.
3. Reducing unproductive face-to-face meeting time through detailed preparation and documentation of recommendations in advance.
4. Focus on individual education to ease the decision making process and to highlight best possible wealth maximisation opportunities when faced with important financial decisions.

Our value proposition is to assist in creating a fully integrated strategy to address the overall individual financial needs supported by a well-defined action plan to ensure effective implementation of strategy. We also assist with coordinating the specific actions needed to execute your plan, such as securing insurance and drafting wills, trusts or other legal documents.



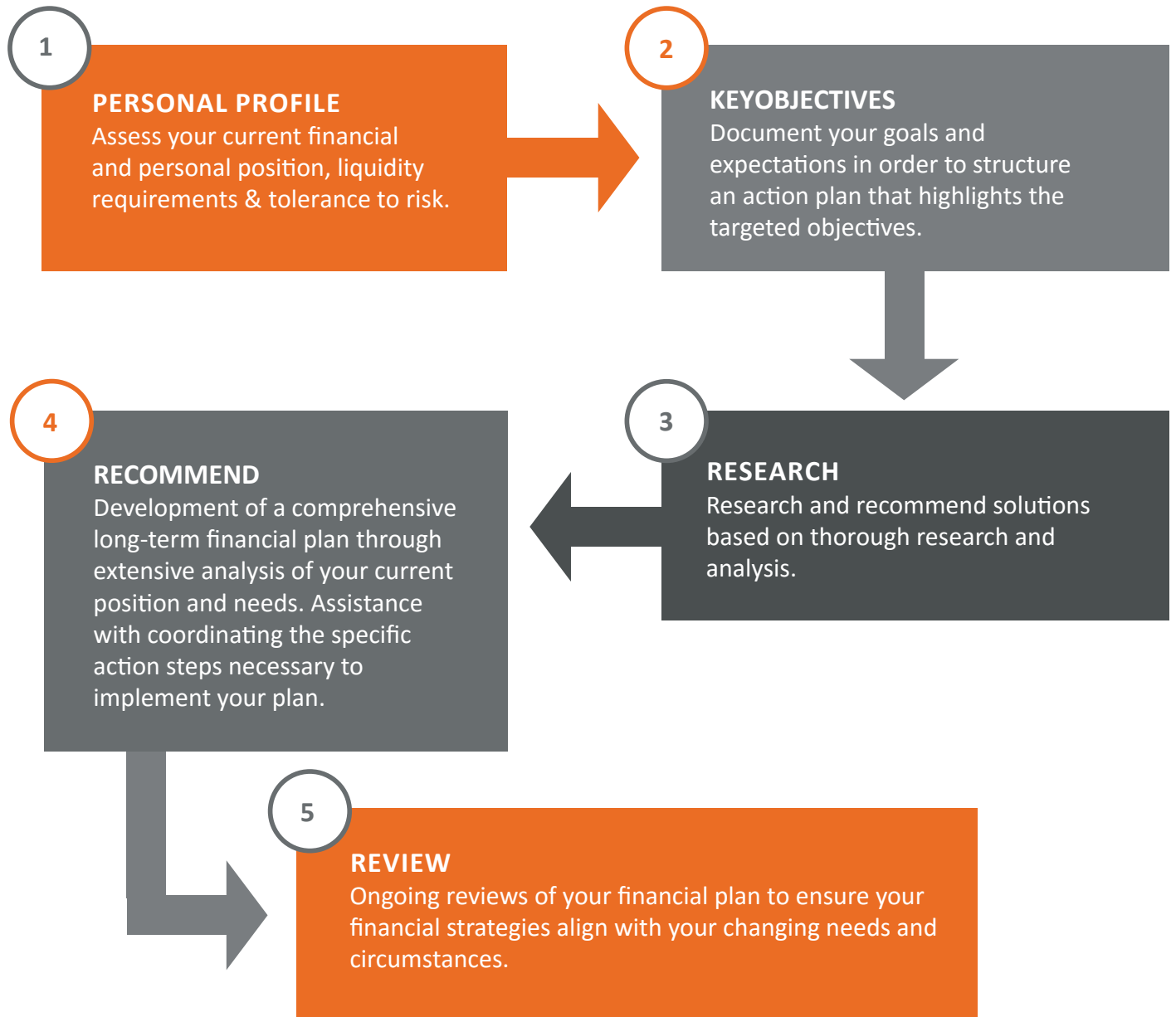
WEALTH MANAGEMENT SERVICES

The key financial areas covered by our services include:

- Risk Management
- Retirement Planning
- Employee Benefits
- Expatriate Life and Disability Insurance
- Estate and Succession Planning
- Investment Portfolio Management
- Tax Planning and Relief
- Protecting Family Income
- Business Protection

WEALTH MANAGEMENT PROCESS

The financial planning process starts with an initial goal-setting phase which takes cognisance of the individual's current and future requirements. This provides the foundation for building a comprehensive financial plan that balances all of the key concerns related to financial planning. Areas that are covered in this process include:



WHY CHOOSE AFRICORP SOLUTIONS AND ADVISORY?

- Employees who choose our service spend less time worrying about their finances.
- Employers offering the services of a fee-only, fiduciary driven financial advisor, assures both employer and employee that the advice provided is solutions based, not product sales driven.
- Employees lessen the potential for making poor decisions regarding the exercise and implementation of what can often times be confusing investment and tax strategies associated with executive benefits.
- By choosing our Corporate Executive Financial Planning Service separately from the companies who provide the employer's corporate banking, brokerage, insurance etc. the employer and employee eliminate potential conflicts of interest that exist when non-fiduciary advisors provide advice to employees. The outcome for the employer is a reduced risk, and for each employee is unbiased fiduciary based advice.