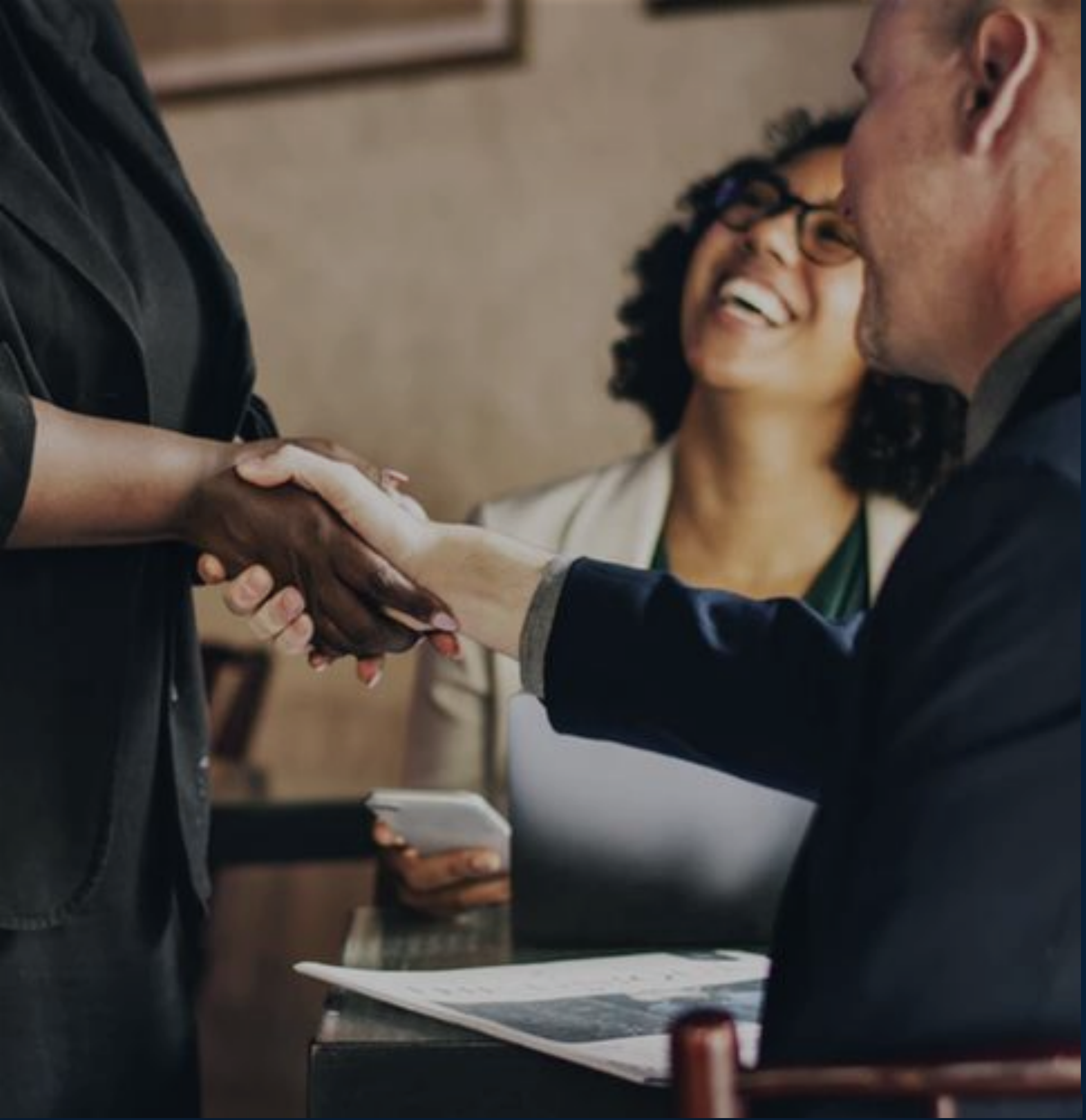
# SPECIALIST SUPPORT SERVICES

"A team of experts working with brokers to deliver an exceptional PPS member experience."

# WHO

We are a team of graduate professionals who are **subject matter experts** in our chosen fields. We support the brokers by **unlocking opportunities** and **cross selling**.

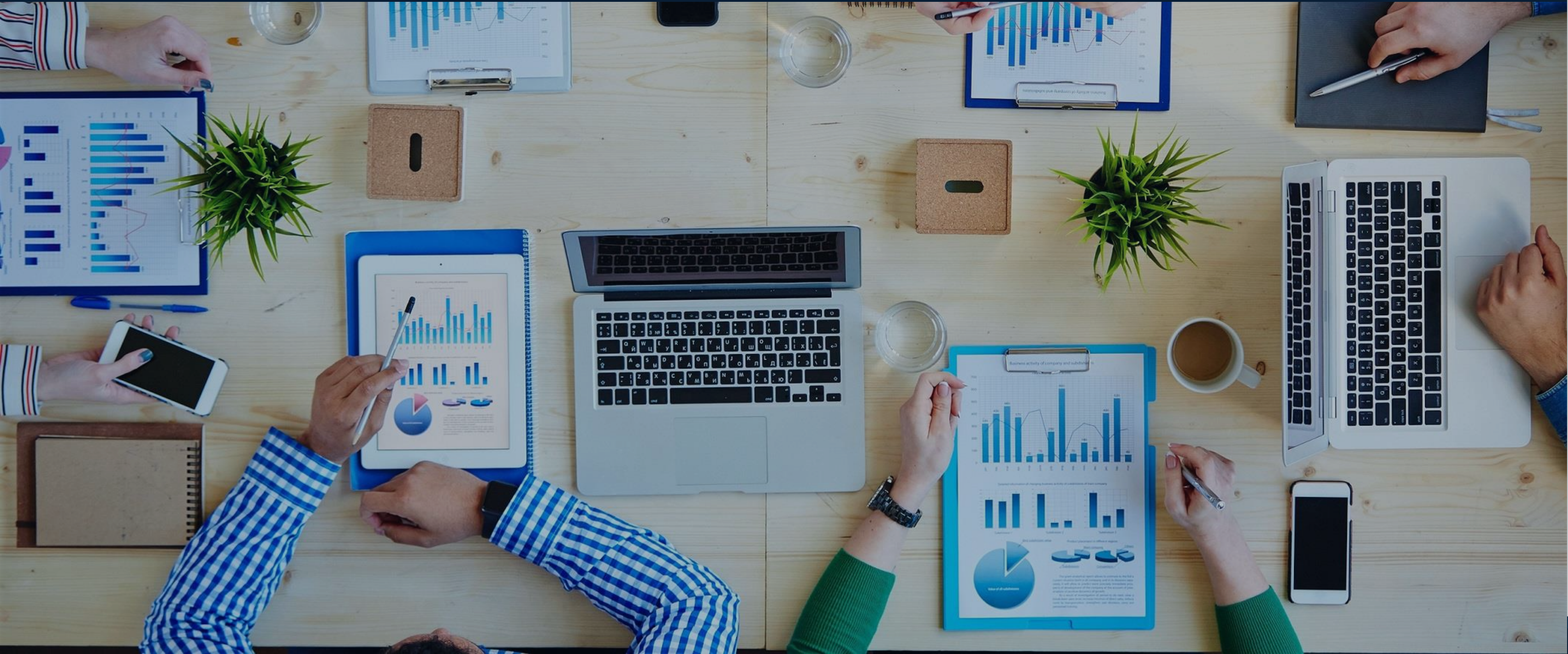


# WHY

We purposefully strive to **enhance the value** of the broker relationship with clients.

# WHAT

We offer specialist support services to **compliment** the trusted broker's **value proposition** to their clients whereby enhancing the **overall member experience.**



# HOW

Through a **trust based collaborative relationship** with our key strategic partners.

# OUR SERVICES

We offer **professional services** that will enhance the broker's value proposition and member's **experience**.

Business planning

Estate planning

Financial planning

Tax planning

Retirement planning

## Business planning

- Buy and sell agreements
- Key man insurance
- Contingent liability
- Advice on business structures (company, trusts, partnerships, etc.)

## Estate planning

- Assist in understanding complex estates
- Estates with offshore assets
- Distribution of estate – drafting and/or reviewing of wills
- Develop estate strategies to address the concerns and problems identified
- Tax efficient
- Estate duty, executability, liquidity analysis

## Financial planning

- Holistic financial planning (estate planning, cashflow analysis etc)
- Budgeting
- Debt planning
- Financial coaching

## Tax planning

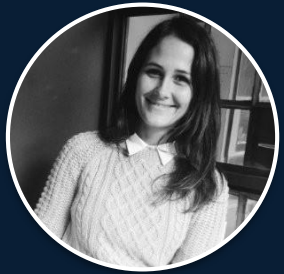
- Business structures of entities (Pty Ltd, Trusts)
- Salary structures - implementation of RA for individuals
- Sale of shares in a business – CGT implications
- Situs Tax
- Roll over of capital loss on tax assessment
- Advice given on beneficiary details required for trust deeds
- Practice note 31, fees of portfolio as a deduction
- Structuring personal affairs in a tax efficient manner

## Retirement planning

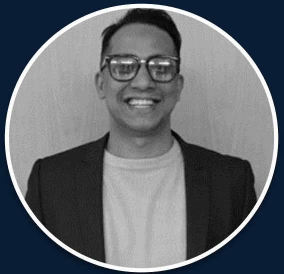
- Pre retirement planning
- Post retirement planning
- Structuring of investments to fulfil drawdown requirements
- Realistic retirement goals
- Optimal use of retirement products and structuring thereof
- Ensuring sufficient liquidity

# MEET OUR TEAM

## Coastal Technical Specialists:



Grethe Fourie CFP®
BComm (Hons), PGFP
Regional Manager



Yazeed Davids MTP (SA)
Hdip (Tax)
Tax Planning

Elana le Roux CFP®
BComm LLB, PGFP
Estate Planning

Kenneth Graham CA (SA), CFP®
Bacc, PDA, PGFP
Business Planning

Neil Pienaar CFP®
Bcomm, PGFP
Financial & Retirement Planning

Kavitha Maharaj CFP®
BA, PGFP
Financial & Retirement Planning

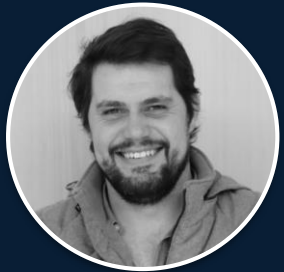
## Inland Technical Specialists:

Wynand du Preez CFP®
BComm (Hons), PGFP
Regional Manager

Mpho Nzimande CFP®
Bcomm, PGFP
Financial & Retirement Planning

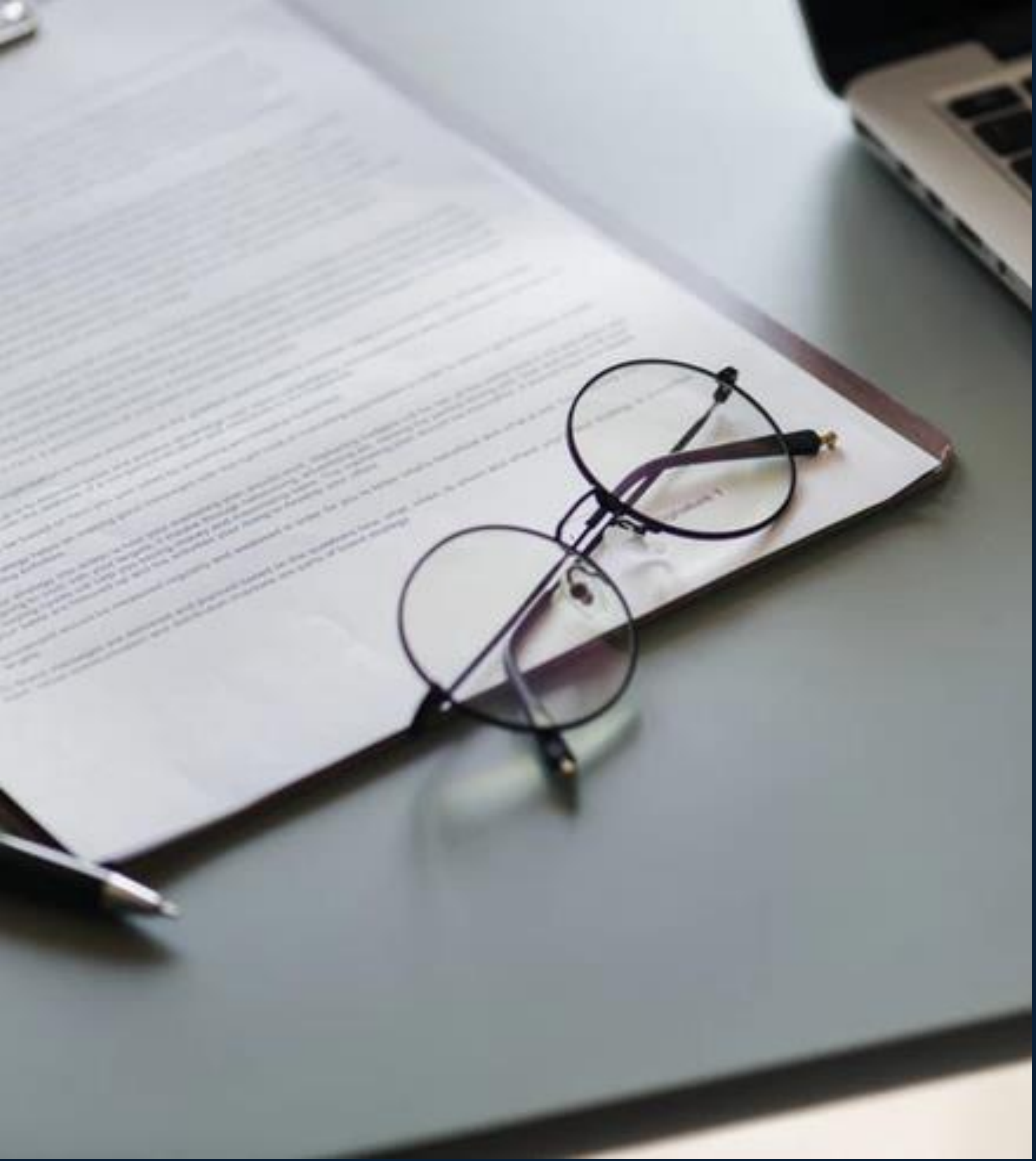
Hannemie Mulder CFP®
Bcomm, PGFP
Estate Planning

Fay Nkosi CFP®
Bjuris, Hdip (Tax), PGFP
Business Planning



HP Torien
Bcomm
Financial & Retirement Planning

Gugu Mndebele
Bcomm, Bcomm (Hons)
Financial & Retirement Planning



# COSTS

**Clients who qualify for PPS membership**

A standard plan is part of the PPS membership proposition and complex plans that include multiple individuals, trusts and companies attract a fee.

| | Standard | Complex |
|---|---|---|
| Tax Planning | Free | R2000 |
| Estate Planning | Free | R3000 |
| Retirement Planning | Free | R 5000 |
| Business Planning | Free | R 10000 |

**Clients who do not qualify for PPS Membership**

A flat professional fee will be charged for all specialist support

| | Standard | Complex |
|---|---|---|
| Tax Planning | R1000 | R2000 |
| Estate Planning | R 3000 | R 7000 |
| Retirement Planning | R 3000 | R 7000 |
| Business Planning | R 3000 | R 15000 |