PRIVATE CLIENT HOLDINGS

Corporate Stewardship for Public Benefit Organisations

NURTURING WEALTH

PRIVATE CLIENT HOLDINGS IS AN AUTHORISED FINANCIAL SERVICES PROVIDER (LICENCE #613)

STEWARDSHIP: conducting, supervising or managing something, especially the careful and responsible management of something entrusted to one's care.

Private Client Holdings Corporate Stewardship

Are you managing your balance sheet assets optimally? Are you optimising the yield on your treasury reserves? Are your assets optimally structured? Have you been advised on your corporate structure? Who manages your surplus funds?

These are just some of the reasons to consider Private Client Holdings' bespoke Corporate Stewardship offering. You can consider Private Client Holdings your organisation's personal Chief Financial Officer, providing a central collaborative point to support your organisation across all its wealth management needs, from long-term planning to routine transactions, administration and reporting.

We strategically allocate your organisation's financial resources to maximise their value and take ownership of non-core functions so you can pursue your business goals.

Partner with us to increase your competitive edge – we will help you to achieve positive cash flow management and efficient working capital so you can drive continued growth and your bottom line.

OUR SOLUTIONS:

- Outsourced treasury, including corporate cash management and foreign exchange services
- Corporate business advisory
- Corporate goals-based asset management
- Employee benefits
- Healthcare services
- Integrated payroll services

Outsourced Treasury

The Private Client Holdings team offers professional and effective cash management and foreign exchange services.

OUR OFFERING INCLUDES:

Bespoke cash management solution – we will tailor-make a professional and comprehensive cash management solution for your organisation using effective cashflow forecasting models, cash management products and advanced electronic instruments, in addition to providing a 24-hour personalised support structure. We work in partnership with private banks to offer a secure and competitive private banking facility enabling us to efficiently invest and transact on your behalf.

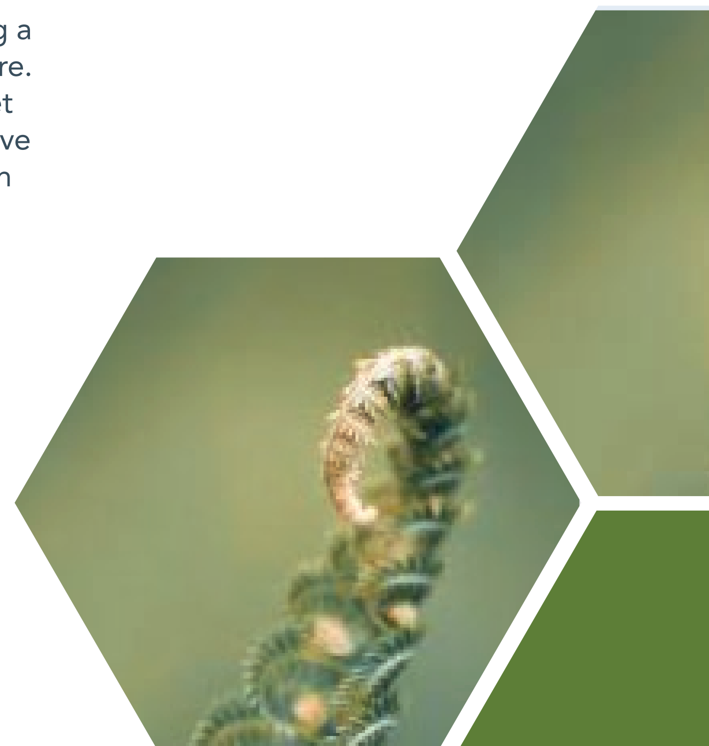
Superior returns – our team will deliver superior returns by effectively managing your available cash and using it as an asset to generate additional income.

Bill paying services – our team facilitates the payment of bills. We will purchase assets, settle liabilities and process your monthly payroll and simple creditor payments in a safe and secure environment.

Optimised liquidity – liquidity management is extremely time consuming in addition to supervising and making daily financial transactions and decisions. Our cash management strategy ensures that working capital is available for your immediate needs without compromising the organisation's financial strength or efficiency.

Forex capability – our Forex capability enables you to conclude foreign exchange transactions easily, quickly and at highly competitive rates. We support importers and exporters in mitigating currency volatility risk in their money transfers by offering a broad suite of forex products locally and offshore. We provide easy access to a wide range of asset finance and working capital solutions, irrespective of industry or sector. We offer high yielding cash and treasury alternatives and can assist your business when it comes to:

- Imports and exports
- Merchanting transactions
- Foreign direct investments
- Inward foreign loans and outward loans



Outsourced Treasury

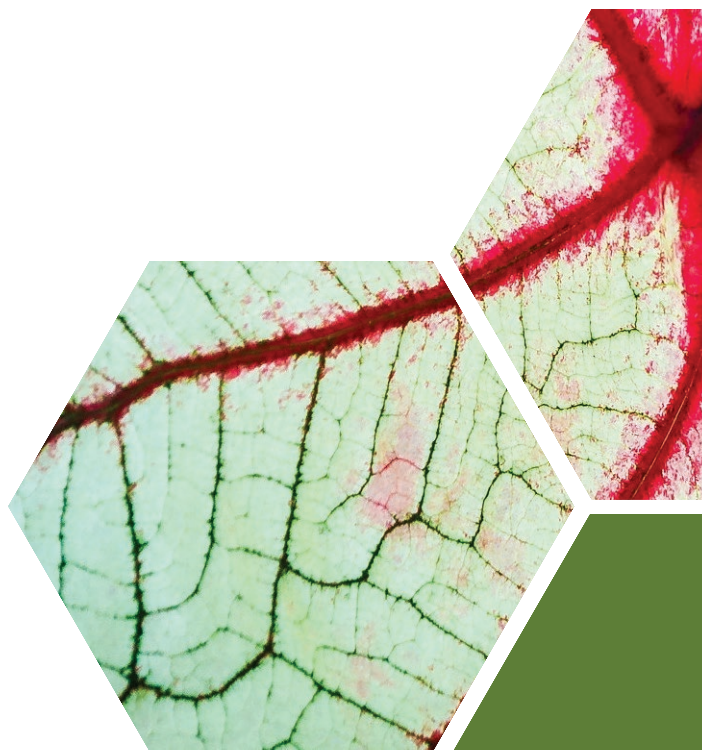
"Allocating capital according to your treasury requirements"

Reporting and information management – you will have access to a robust, reliable and transparent information management system, which will ensure that critical transaction data is always in the hands of those who need it at any time without sacrificing security or financial integrity.

Risk mitigation – outsourcing your treasury function reduces your overall risk by decreasing exposure to fraud, losses and delays. We have trusted and tested financial monitoring and security controls in place to protect your organisation's financial assets.

Time efficiencies – we will save your team valuable time and energy by handling daily, weekly, and monthly administrative tasks with convenient and time-saving solutions so you can focus on making urgent financial decisions, managing budgets and finding efficiencies.

Governance – we appreciate that wealth is often donated or bequeathed to organisations requiring the highest levels of care and governance, which is why robust governance is a cornerstone of Private Client Holdings' outsourced treasury offering.



Corporate Business Advisory

In collaboration with our business partners, we provide funding for growth by unlocking working capital tied up in stock and debtors and provide asset finance for productive, income-generating assets (i.e. plant & machinery, trucks, trailers, yellow metal, non-commercial aircraft, etc.)

IMPORT AND TRADE FINANCE

We provide funding for local procurement or foreign purchases in either Rand or foreign currency and offer an integrated import logistics service for importers. We can fund the purchase of stock on extended payment terms that closely match how your debtors repay them, thereby normalising your working capital cycle and enhancing your cash flow.

ASSET FINANCE ON A LEASE OR RENTAL BASIS

We provide asset finance to fund new and used assets on repayment plans that match the organisation's cash flow. We alleviate the requirement for the upfront capital investment in these assets, typically funding moveable, income-generating assets and capital equipment that operate within the earthmoving, mining, construction, logistics, fleet rental, manufacturing, engineering and secondary agri industries.

CLIENT BENEFITS

- Release working capital tied up in stock purchases
- Access more funding, as we place value on pre-delivery stock
- Improved control of supplier relationships and costs
- Access real-time, interactive online reporting for enhanced management of full inbound supply chain
- The option to lock in pricing upfront – knowing and securing your margin
- Use foreign sales income as a natural hedge for purchases
- Gain competitive freight and clearing rates together with a proactively and better managed service
- Expand your asset base
- Retain working capital
- Optimise costs and production efficiency by replacing and upgrading assets
- Relieve the opportunity cost of having cash tied up in existing equipment and assets
- Spread the cost of the asset in line with the revenue you generate

Corporate Goals-Based Asset Management

Goals-Based Asset Management integrates wealth planning and investment management into a cohesive, unified approach. This process ensures your organisation reaches its desired goals because each strategy is tailor-made to meet your organisation's long-term financial objectives. Constant monitoring of the progress towards each goal provides reassurance during potential bad market cycles or unforeseen company events.

IMPROVED RETURNS

Our investment team's collective talent will be harnessed to build portfolios, allocating your assets to the most appropriate funds to preserve your balance sheet capital and grow your organisation's wealth. Our investment philosophy is mindful of the people we serve and is grounded in independent rational thinking, diversification and long-term value creation. By effectively managing your available funds, we can deliver superior returns by using them as an asset to generate additional revenue.

Our services includes:

- Balance sheet asset management in line with your organisation's corporate governance mandate
- Goal-based strategic investment targeting and implementation in line with corporate investment objectives, cash flow requirements, tax status, risk tolerance and time horizon
- Optimal yield and tax structuring
- Corporate advisory services
- Online access, consolidated reporting, look-through asset allocation and monitoring

Employee Benefits & Healthcare Services

EMPLOYEE BENEFITS

Employee benefit offerings are a solid retention tool and are a great way to attract top quality prospective employees. Our solutions are cost driven and offer secure and flexible risk and retirement benefits with sophisticated investment options that balance your needs and those of your employees. Consider us your 'employee benefit specialist'. Not only will we tailor-make a solution that meets your and your employees' needs, but we are available to your employees to ensure they understand their benefits and the options available to them and will field any queries. A secure login gives you and your employees access to fund information in a secure, online environment.

Our solutions enable your employees to maximise their retirement benefits and enjoy comprehensive protection in the event of death, disability or illness.

Our offering includes:

- Retirement Funds (Pension Fund, Provident Fund and Group Retirement Annuities)
- Group Risk Solutions (Group life, disability and dread disease benefits)
- Funeral benefits
- Education benefits
- Home loan facilities
- Wellness and Reward Programmes/Family benefits

In tailor making your offering, we partner with several leading providers to ensure you receive the most appropriate, competitive and attractive employee benefits solution.

HEALTHCARE SERVICES

A robust medical aid plan and gap cover is vital to ensure your employees are financially protected should they need hospital care. We offer an independent and fit-for-purpose solution when it comes to your organisation's healthcare needs. We identify the most appropriate plan for your organisation, review it regularly to ensure you are getting value for money and liaise with all service providers to ensure a seamless and hassle-free experience.

Our offering includes:

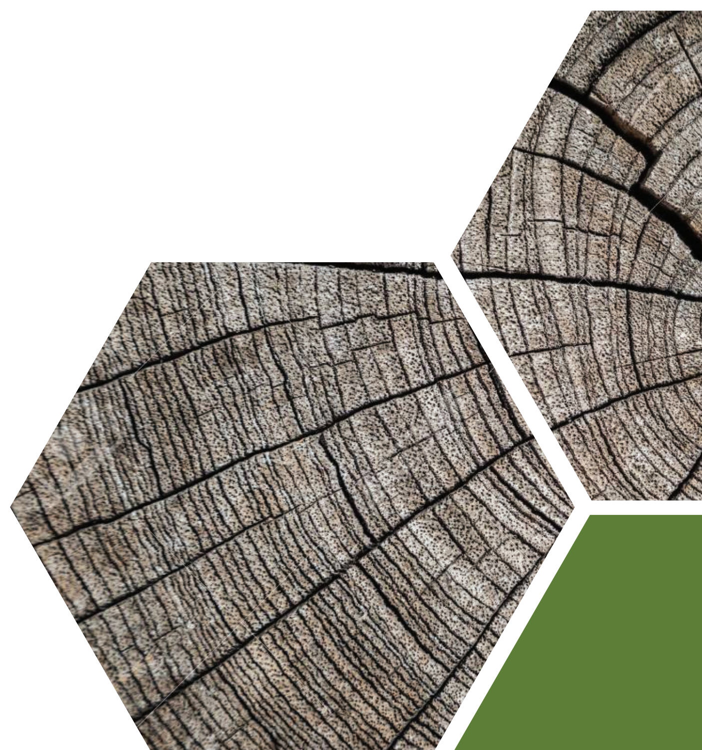
- A dedicated medical aid specialist is assigned to your organisation.
- Organising corporate wellness days in conjunction with your healthcare partner
- Offering support and ongoing service to new and existing staff
- Annual rate review presentations to staff

Integrated Payroll Services

Many successful organisations outsource non-core activities, such as payroll administration, to improve efficiencies and reduce operating expenses. The Private Client Financial team, our financial services pillar, provides integrated payroll administration services that merge payroll and HR activities for maximum efficiency.

Our services include:

- Processing monthly salaries and weekly wages with electronic payslips
- Submitting monthly EMP201 returns and bi-annual EMP501 reconciliations
- Reconciling payments to statutory authorities, retirement funds and medical aids
- Leave administration
- HR solution software for employment equity, disciplinary and staff appraisal reporting
- Tax-efficient salary structures
- Staff contracts



PRIVATECLIENT HOLDINGS

Wealth & Asset Management Team

- Cash Management
- Forex Services
- Bill Paying
- Online Access

Fiduciary & Compliance Team

- Corporate Governance
- Specialist Advice / Independence
- Collaboration with Private Banks
- Unlock Working Capital
- Import / Trade / Asset Finance

Investment Committee

- Yield Optimisation
- Tax Structuring
- Balance Sheet / Asset Management
- Consolidated Reporting

- Group Schemes
- Umbrella Schemes
- Staff Retention
- Risk Mitigation

- Corporate Wellness
- Medical Aid Specialist
- Hospital & Gap Cover

Financial Services Team

- Outsourced Payroll
- HR & Tax Structuring
- Improved Efficiency

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About Private Client Holdings

Private Client Holdings is an independent multi-Family Office that has been nurturing wealth for more than three decades as a trusted advisor and partner to individuals, families and organisations. With significant assets under administration, we take our responsibility as stewards of our clients' wealth very seriously.

Our carefully developed and integrated organisational structure is made up of six specialist divisions: Wealth Management, Asset Management, Financial Services, Fiduciary Services, Cash Management and Risk Management. Each unit concentrates on its specialised aspect of wealth management, and most importantly, all divisions collaborate to deliver a cohesive solution. This successful working philosophy is underpinned by our core values of trust, professionalism and commitment to our clients' financial well-being at all times. Our live client portal gives you a single, direct point of access to real-time information. We take pleasure and pride in nurturing wealth for our private clients, their families and their businesses.

Contact Private Client Holdings on 021 671 1220 or info@privateclient.co.za or visit www.privateclient.co.za to see how our innovative approach to corporate stewardship can nurture and grow your organisation's long-term wealth.

NURTURING WEALTH

www.privateclient.co.za | Tel +27 21 671 1220

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