Investments

Connected Wealth

Grow your wealth with globally integrated advice and expertise.

see money differently

NEDBANK
PRIVATE WEALTH

How connected wealth meets your needs.

With our globally integrated wealth management advice you can connect all your financial decisions today to the future you want for yourself and your loved ones. Your advisor can connect you to specialist fiduciary expertise and services to structure and transfer your wealth.

Bank and borrow optimally

Local and international banking

- Credit cards
- Current accounts
- Home loans
- Structured lending
- Asset-based finance
- Foreign exchange

Protect your wealth

Short-term insurance and life assurance

- Personal and business insurance
- Life assurance
- Health cover

Grow your wealth

Local and international investments

- Savings products, a range of unit trusts managed by Nedbank Private Wealth and other managers, and bespoke structured products.
- Retirement savings products
- Short-term and long-term investment options
- Stockbroking services and solutions

Structure and transfer your wealth

Local and international fiduciary services

- Will drafting and safe custody
- Estate planning
- Corporate trustee and trust administration
- Financial accounting and tax compliance
- Estate administration and executorship

Give sustainably

Philanthropy

- Structure your giving as an individual, family or private foundation
- Optimise your corporate social investment spend
- Provisionally manage and invest the reserves of your non-profit

Invest to achieve your financial goals smartly

We begin with gaining a **comprehensive understanding** of what is important to you.

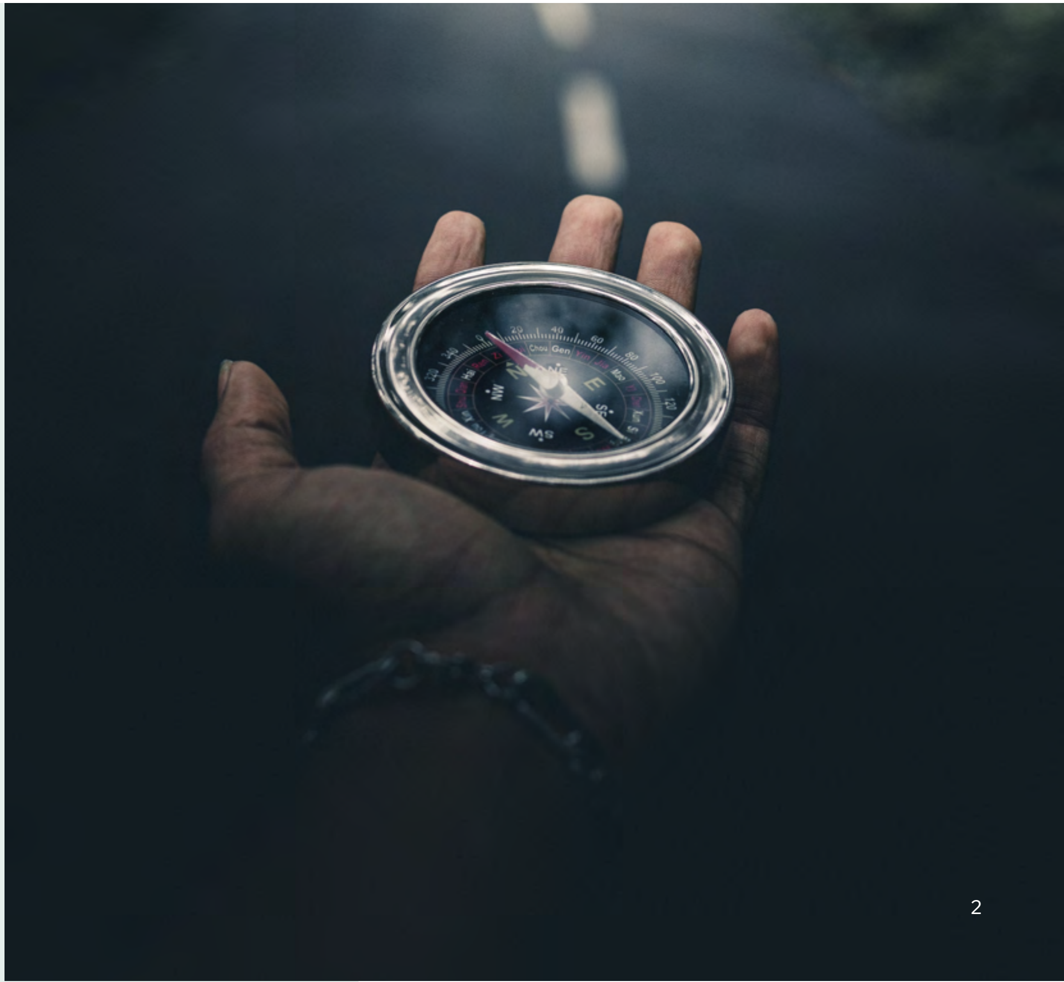
Once we clearly understand your **goals**, **needs**, **risk appetite and circumstances**, we can shape your investment strategy.

Our experts will make sure you invest in the **most appropriate solution** to meet your needs and that your '**risk versus reward**' balance is carefully managed.

The end goal is twofold:

You want to earn a **high and growing income stream** and maintain or grow the after-inflation (real) value of your wealth.

We focus on **managing risk**, **income and capital growth** to achieve this outcome.



Expert guidance for consistent returns

You can choose the **level of service** you want, depending on **how involved** you want to be in **making decisions** about your portfolio.

We provide ongoing **advice**, **guidance and support**, with access to **specialist portfolio managers** for technical expertise. Your portfolio is **reviewed** on a regular basis.

With our expert advice, you won't make **emotional short-term decisions** that undermine your wealth. Your money will also be **diversified and managed actively** for more **consistent returns**. Nobody likes surprises when it comes to their wealth.

Integrated wealth management

We will help you set up an **integrated wealth management** framework that may include any or all of the following:

- Banking
- Stockbroking
- International
- Fiduciary (tax and estate-planning)
- Philanthropy
- Insurance products and services

Your investment options

We will connect you to **top-performing investment opportunities**, whether you want to access a **specific market or asset class** or invest in **rands or dollars and/or euros**.

We provide **local and international** investment services, with access to both **long-term** savings and investments and **shorter-term** trading and cash management options, including:

Unit trusts and cash management solutions

Individual unit trust funds on an accessible investment platform that provides consolidated reporting, easy switching and access to top investment managers.

A wide range of local and international cash solutions, to include fixed-term and notice deposits, income funds and dividend-yielding solutions.

Nedgroup Investments solutions

Fund of funds: professionally-managed, risk-profiled portfolios.

Nedbank Private Wealth unit trusts and segregated fund portfolios

Direct single- or multi-strategy funds such as equity-, balanced-, property- and bond funds, with our own investment team.

Nedbank Private Wealth separately managed account

A bespoke portfolio with an optimal mix of listed securities, unlisted instruments and funds.

Why invest with us?

Meeting your **wealth goals** requires investing in the **best possible way** for you. We will determine the **right structures**, **locations**, **currencies and mix of assets**, maximise the **tax advantages** and avoid unnecessary risks.

Here's how:

Active management

- A team of investment professionals **actively decide which assets to own**, as compared with index investing where you own everything.
- We **monitor markets**, **asset classes and currencies daily** to find the best possible opportunities at the least possible risk.
- **Globally-integrated advice** as to which options are best to meet your needs and circumstances.
- We add value by making well-considered, **long-term investments** in **quality companies and instruments** at a reasonable price.

Focused risk mitigation

- Diversification **across countries**, **currencies**, **asset classes and business sectors** makes the most of your wealth at the **lowest risk** throughout market cycles.
- We change how we **allocate money** to specific asset classes throughout **market cycles**. This enables us to act on **shorter-term opportunities** and **avoid risks** in the market.

Find out more

If you would like to know more about how we can help you grow your wealth, contact your private banker or wealth manager, or visit our website.

www.nedbankprivatewealth.co.za

Nedbank Private Wealth includes the following entities:
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