



## What Bespoke Financial Services can offer you

**Our objective is simple:**

*To help our clients  
achieve financial  
security and peace of  
mind, with the lowest  
possible risk.*

**Bespoke Financial Services** offers a tailored plan to meet each client's lifestyle and financial objectives. We believe that the key to getting the most out of personal wealth comes from balancing the influence of money with personal values and goals. We partner with our clients to work towards purpose-filled careers, sound security, creative gifting, fulfilled retirements and meaningful legacies.

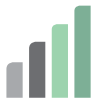


## We specialise in:

- Retirement planning
- Retirement wealth management
- Wealth building
- Estate planning
- Wills and trusts
- Meaningful legacies

Our business practice is premised on the belief that excellent, professional financial planning can only be achieved through a transparent, fee-paying relationship with our clients. This frees us from any bias associated with a commission-based service.

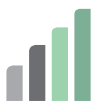
We have access to expert, professional fund research and adhere to the Financial Planning Institute's Code of Ethics, and we play a prominent role in turning the financial *advice* industry into the financial *planning* profession.



## Our Investment Philosophy

We focus our clients' investments using the proven strategy of structured asset allocation and fund manager diversification, with the latter based on carefully selected assets. The primary objective is the performance of the entire portfolio, not that of any single asset. We will not make investments based on trading tips or 'get-rich-quick' schemes.

Our independence ensures that our clients' wealth is placed in the products of the most appropriate companies. Both our clients and service providers recognise this independence as being an essential component of our holistic value offering. All fees or commissions earned are fully disclosed and agreed to upfront.



## Wealth Management Services

Our services meet the risk tolerance and the following financial needs of our clients:

- A tailored financial plan to meet each client's lifestyle and investment objectives;
- Flexibility to manage any changes in personal objectives, legislation and investment options;
- Cost-effective implementation of the investment strategy; and
- Objective advice that is not influenced by fees and commissions, or any particular corporate affiliations.



## Products and Services

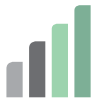
We provide professional advice on and access to the following:

### **Investment and Risk Portfolios**

- Local investment portfolios, consisting of a range of cash products, equities, property and bond instruments, and specialised hedge and structured funds
- Investment products, including retirement funds and annuities
- Estate planning, including wills and trusts
- Tax planning
- Personal risk management, including the assessment of existing life policies, retirement annuities, endowments and employee benefits
- Business risk management, including shareholder protection risk cover and key person insurance

### **Offshore Investments**

- Direct offshore investments
- Offshore trust investments
- Offshore transfers through negotiated asset swaps
- Offshore portfolio management of funds held in overseas jurisdictions
- Offshore tax and estate planning
- Offshore personal and business risk management



## Our financial planning process

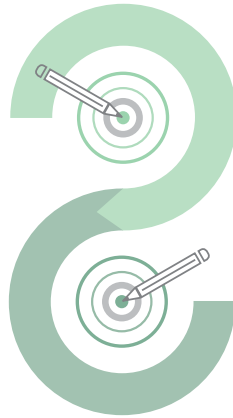
Kim studied Financial Life Planning at the Kinder Institute and uses this method in her approach. The Financial Life Planning method is based on the premise that financial advisors should first determine a client's fundamental goals in life, and then prepare a financial strategy to fully support those goals.

Many clients haven't given in-depth thought to their dreams, and many remain firmly in the dream realm. We will help you to focus and articulate your goals, ensure that they are realistic, and then implement a financial plan to achieve them.

We will be your partner in clarifying and achieving your most meaningful, deeply-felt aspirations. We call it 'life planning' because what's really important isn't just your money, it's your life. To read more about The Kinder Institute, visit [www.kinderinstitute.com](http://www.kinderinstitute.com).

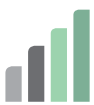
## Life Goals

If you had more time, more money,  
what would you do?  
What do you want to accomplish so  
you will feel that you've had a life?



## Financial Goals

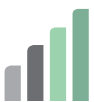
We develop a financial strategy  
to support your life goals.



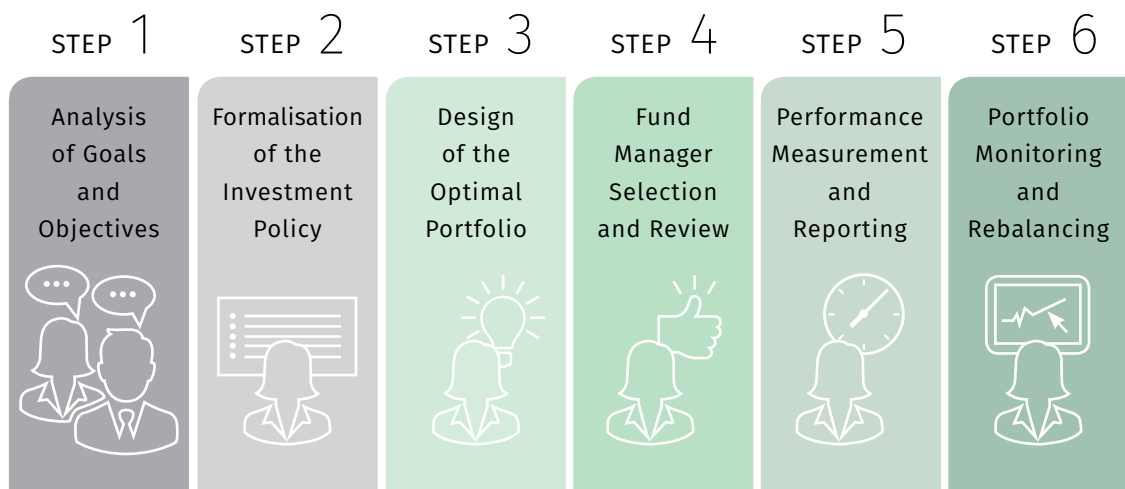
## Needs Analysis

In order to prepare an appropriate structured plan, the following needs to be established:

- Your current financial and personal circumstances (present investments, assets and liabilities, and income potential, viewed together with an understanding of any family and business commitments)
- The goals and expectations for your investment portfolio, your current or future income, as well as any capital requirements
- Your outlook regarding income returns, capital growth and volatility
- Your understanding of portfolio and asset class returns



## Our Investment Management Process



## STEP 1



### Analysis of Goals and Objectives

As this is the foundational step, before you decide who you'd like to manage your investments, it's vital that you carefully consider what you hope to gain in return.

We use our proprietary methodology to answer the following questions, among others:

1. Which stage of asset growth are you in: wealth accumulation or wealth preservation?
2. How much risk are you willing to accept for a given return?
3. What is the time frame for reaching your investment goals?
4. What is your tax situation?

## STEP 2



### Formalisation of the Investment Management Policy

Together, we arrive at a common understanding of investment aims and risk/return tolerances, and an investment management policy document is drawn up.

## STEP 3



### Design of the Optimal Portfolio

The investment management policy is used as the baseline to create an optimal portfolio. Because asset allocation accounts for over 90% of a portfolio's performance, it forms the platform of the portfolio design step.

Using analytical models, we scope different scenarios with various asset blends, to meet the expected rate of return, while still maintaining an acceptable level of risk within your portfolio. We will work through these scenarios with you to determine which one is best suited to your needs.

Investment performance is the primary objective for any investor and must be weighed up against the associated risks. Time horizons are a key element in determining appropriate asset allocation strategies. To spread risk, one of the critical decisions we make with you is how to best allocate your funds across a wide range of possibilities.

## STEP 4



### Fund Manager Selection and Review

We use quantitative methods to select fund managers to implement the intended asset allocation. We undertake a careful due diligence process, enabling us to select fund managers with the best management philosophy, style and capability to manage your investments.

## STEP 5



### Performance Measurement and Reporting

Once the selected fund managers are in place, we provide customised, regular reporting which enables us to jointly monitor the performance of your investments, without having to revisit your investment strategy.

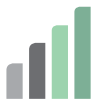
## STEP 6



### Portfolio Monitoring and Rebalancing

While our asset allocation guidelines largely remain consistent, we review them continually and will occasionally modify them to reflect fundamental market changes, or changes in your objectives or circumstances.

By monitoring the performance of the selected fund managers, we are able to suggest replacements for any under-performing fund managers. Throughout the process, we maintain a close level of contact with you to ensure that the solutions we implement effectively manage your risks and deliver the desired results.



## Partners and memberships

### Fundhouse

**FUNDHOUSE**  
investment clarity

Bespoke has partnered with Fundhouse Investment Advisors to help to achieve your wealth management strategic plan. Fundhouse is an established industry expert in the field of fund research and investments, and offers a customised service which allows us to implement our plan in the most efficient way possible.

Together with Fundhouse, we have developed a bespoke range of 'model portfolios'. These models represent the best investment view and the most appropriate way to implement our financial planning advice, and are based on Fundhouse's extensive and independent research process and portfolio construction expertise. [www.fundhouse.co.za](http://www.fundhouse.co.za)

### Financial Planning Institute (FPI)



The FPI is the leading independent professional body for financial planners in South Africa. As a Certified Financial Planner® (CFP®), Kim is a member of the FPI and subscribes to their Code of Ethics and Practice Standards (incorporating the Rules of Professional Conduct). [www.fpi.co.za](http://www.fpi.co.za)

## South African Institute of Tax Professionals (SAIT)



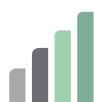
Kim is a member of SAIT, which guarantees access to the latest tax updates and alerts affecting tax return submissions. SAIT is the largest of the professional tax bodies in South Africa, and seeks to enhance the tax profession by developing standards in education, compliance, monitoring and performance. [www.thesait.org.za](http://www.thesait.org.za)

## The Fiduciary Institute of Southern Africa (FISA)



Kim is also a member of FISA, an organisation that promotes excellence in professional knowledge and standards among practitioners and seeks to promote the fiduciary profession and the interests of clients of fiduciary professionals, through the setting and enforcement of professional standards of conduct for fiduciary professionals.

[www.fisa.net.za](http://www.fisa.net.za)



## Company Details

### Product Accreditation Details

As intermediaries, we are authorised and accredited by the Financial Sector Conduct Authority to offer advice on all the products and intermediary services (FSP number 5398 – the list of products is available on request). Please note that you are entitled to receive a copy of the Statutory Notice that sets out your rights as a policy holder from us, as an intermediary.

The institutions with whom we have Service Level Agreements are:

- Allan Gray
- Coronation
- Fundhouse
- Gins Global
- Liberty Life
- Momentum
- Nedgroup
- Ninety One
- Old Mutual
- Old Mutual International
- PPS
- Sanlam
- Stanlib

### Legal Status and Contractual Relationship

Intermediaries are independent financial advisors and are paid for services in the form of fees and commissions. We do not hold more than 10% of the shares issued by any insurers, or receive more than 30% of our total commission and remuneration from any one of the accredited companies used in the previous calendar year.



### **Professional Indemnity Insurance**

Bespoke Financial Services holds professional indemnity insurance.

### **Compliance Officer**

Financial Services Compliance CC

t/a Compliance Consulting

FSB Registration Number: CO 325

Compliance Officer: Greta Maritz

Telephone number: (082) 901 4269

Email address: [info@complianceconsulting.co.za](mailto:info@complianceconsulting.co.za)

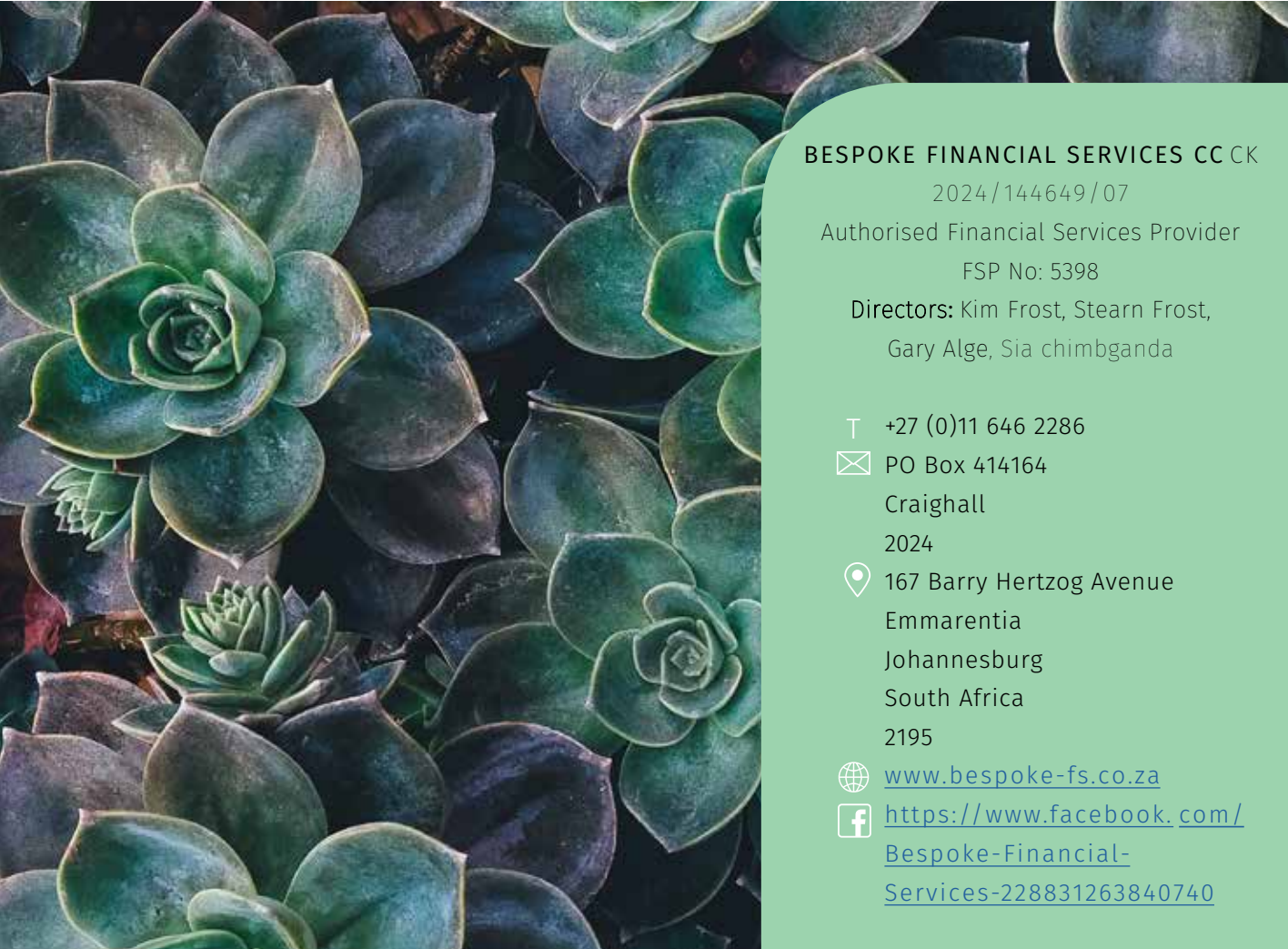
Website address: [www.complianceconsulting.co.za](http://www.complianceconsulting.co.za)

### **FAIS Ombudsman Details**

Telephone number: +27 (012) 470 9080

Fax number: +27 (012) 348 3447

Physical address: Sussex Office Park, Ground Floor, Block B 473 Lynnwood Road,  
Lynnwood, 0081



**BESPOKE FINANCIAL SERVICES CC CK**

2024/144649/07

Authorised Financial Services Provider

FSP No: 5398

Directors: Kim Frost, Stearn Frost,  
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