

CORPORATE PROFILE

Independent financial advisory firm
working to grow your wealth



20years²⁰⁰⁴
WEALTH MANAGEMENT EXCELLENCE



RWM CELEBRATES **20**years OF WEALTH MANAGEMENT EXCELLENCE

Our uniqueness and identity are symbolised by the fingerprint

At Resolute Wealth Management (RWM), our uniqueness and identity are symbolised by the fingerprint. Just as a fingerprint is one of a kind, RWM stands out as a distinctive and memorable financial partner.

Our team members leave an indelible impression of loyalty and integrity on our clients, much like how a fingerprint leaves a distinct impression. Making the right impression is crucial to us, as we understand the importance of trust in our industry.

Each of our team members brings a diverse mix of experience, knowledge and background, making them unique individuals in their own right. This diversity is further strengthened by our strategic partnerships with industry leading asset managers, insurance partners and Morningstar SA, ensuring that RWM continues to provide unparalleled service to our valued clients.

RWM takes the time to understand our clients financial aspirations, risk tolerance and long-term objectives, ensuring that their investment portfolio is as distinctive as they are. Our commitment to providing customised solutions for our clients is what sets us apart in the world of wealth management.

As we continue to grow and expand our services, we remain committed to the core values that have made us successful: integrity, honesty and a commitment to excellence. We look forward to continuing to be of service to our valued clients.

Thank you for choosing Resolute Wealth Management. We look forward to helping you secure your financial future.

Quinton Ralph and the Resolute Wealth Management Team



TABLE OF CONTENTS

About RWM Investment Philosophy	01
RWM History Timeline	02
Objective, Fee Structure	03
Service Offering	04
The Financial Planning Process	05
Ongoing Service Agreement	06
The RWM Team	07-11
Portfolio Management Local and Off-Shore Investment Partners	12
Long Term Insurance Platforms Fiduciary Services CCM	13
Investment Process, 4 Step Investment Process	14
MorningStar	15
MorningStar Investment Philosophy	16
RWM Risk Profiled Portfolios	17
Professional Associations and Accreditations	18
Get in Touch	19

OUR VALUES

- TRUST
- EXCELLENCE
- INTEGRITY
- ACCOUNTABILITY
- TRANSPARENCY
- GRATITUDE
- SERVICE

Resolute Wealth Management (RWM) was established in 2004 as an independent wealth management practice. Our dynamic and qualified team is committed to giving tailor-made financial advice and investment solutions. We pride ourselves on independence, professionalism, integrity, care, diligence, and quality service.

Our aim is to build long lasting client relationships giving that personal touch through our approach to meet individual needs and to ensure wealth and prosperity for our clients. One of the most credible and valuable forms of marketing, and something we strongly believe in, is "Word of Mouth". We pride ourselves in the fact that the majority of our clients are gained through referrals of existing clients.

Currently, RWM has in excess of 2400 clients, and has approximately R5 billion of assets under management.

OUR INVESTMENT PHILOSOPHY

- To protect and grow your investment portfolio over the long-term
- To provide honest, independent and objective advice – we are not influenced by commissions and will always do what is in our clients' best interests
- To simplify complex financial solutions – we remove the complexity by implementing, administering and maintaining the co-created solution on your behalf
- To employ a disciplined and consistent research focused investment process
- To be sensitive to costs and taxes
- To invest clients' money as if it were our own
- To deliver on our promise
- To uphold our code of conduct
- To continuously improve our value proposition and service offering



RWM COMPANY STATISTICS



EST 2004

RWM has been in operation for 20 Years



R5 BILLION

Assets under management



2400+

Individual clients



21

staff members



5

CFP® Professional

OUR HISTORY

2004

ESTABLISHMENT OF RWM

Quinton Ralph opens the doors of Resolute Wealth Management, an independent financial advisory practice in Thebe House, Rosebank.

2007

R500 Million AUM

2008

Global Financial Crisis

2008/2009 Global Financial crisis, considered by many economists to have been the worst financial crisis since the Great Depression of the 1930s. Despite this, RWM continues to grow and successfully manages clients' funds through the crisis.

2011

LAUNCH OF RWM LOCAL MODEL PORTFOLIO'S

Together with Analytics and Morningstar, RWM launch our first local model portfolio's on Investec and Glacier's respective platforms. A massive step forward in independence as well as ensuring the best diversification of clients portfolios.

2013

R1 Billion AUM

2015

R1.5 Billion AUM

BREAKING NEW GROUND

RWM finds a new home in the heart of Bryanston to accommodate our expanding business and growing team.

2016

LAUNCH OF RWM GLOBAL MODEL PORTFOLIO'S

Together with Analytics and Morningstar, RWM launch our first global model portfolios on Investec and Glacier's respective platforms. This was another huge step forward for both the company and our clients.

2017

R2 Billion AUM

ADDITION OF FIDUCIARY SERVICES AND ASSET MANAGEMENT

2020

RWM TURNS 16 YEARS OLD

Resolute Wealth continued operations and growth of AUM, over a billion rand, throughout the COVID-19 Pandemic.

2022

R5 Billion AUM

2024

20years²⁰₀₄
WEALTH MANAGEMENT EXCELLENCE

OUR OBJECTIVE

Our objective is to build long term, lasting relationships with all of our clients, while generating returns in excess of inflation, tax and costs i.e. positive absolute returns, without taking unnecessary risk. To achieve this, we have developed a structured investment strategy:

Initial phase

One of our Wealth managers will meet with you to assess your current financial position, understand your relationship with money, and begin the on-going process of understanding your financial goals and what you aim to achieve financially in life. Once they have reviewed your information and personal circumstances, they will provide you with a detailed and personalised investment proposal with **no upfront fees** which aims to guide you to meeting your financial goals. This proposal will contain all recommendations and advice to get you on the path to financial freedom.

On-going phase

At RWM, our wealth managers have a professional responsibility to safeguard your investments and manage your portfolio within the bounds of the researched focused house view, including taking tax, compliance, estate planning and investment administration into account. Your portfolio, financial position and investment goals will be reviewed annually to ensure the investment decisions made, remain aligned with your financial objectives.

FEE STRUCTURE

At RWM, we believe that the historical "commission driven" fee structure is both unsuitable and unsustainable in the financial services industry. This type of fee structure encourages businesses to be transaction based and the objectivity of advice can be questionable. In addition, this type of fee structure does not align itself to long-term personal service. RWM has structured its business largely on an ongoing fee basis system. Our fees are aligned to the performance of our clients' investment portfolios, thereby the interests of RWM are aligned with those of our clients.

“

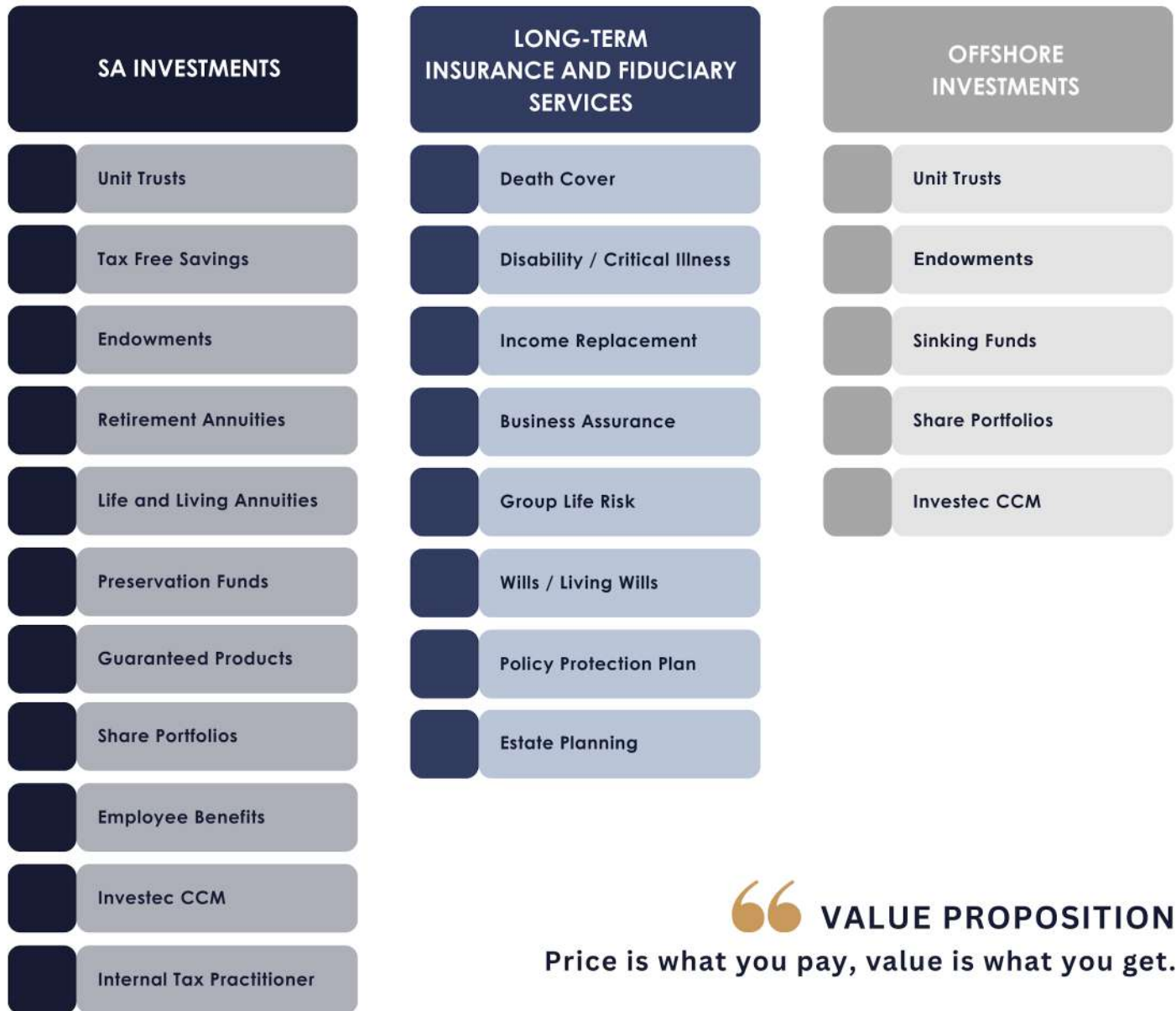
The big money is not in the buying and selling...but in the waiting.

Charlie Munger

American businessman, investor, and philanthropist

SERVICE OFFERING AND VALUE PROPOSITION

04



As a client of RWM, you can expect:

- A comprehensive financial needs and risk analysis and the development of a personalised financial plan
- Extensive research and due diligence of the various investment products, institutions and solutions, ensuring they are 100% secure and cost effective.
- Direct access to your Wealth Manager and Investment Team.
- Direct access to our support team for all your administrative needs.
- Financial portfolio review – please see Ongoing Service Agreement for more information.
- Ad hoc meetings – should you require additional meetings for review or any administrative or advisory reasons, we are always available.
- Two client presentations per year with industry professionals as guest speakers, as well as our private investment analyst taking you through the Resolute Wealth Portfolios.
- Monthly market update newsletters sent directly to you.
- Monthly email newsletters touching on local markets, personal financial planning and current affairs
- Human emotion is the biggest destroyer of wealth; our role is to make certain that you remain focused, and on track to achieve your financial goals and to ensure that you do not allow emotions to corrode your wealth.

THE FINANCIAL PLANNING PROCESS

The process that we apply when dealing with clients can be broken down into six basic steps.

Initial Meeting

In the first meeting our aim is to understand you as well as your financial position and objectives.

01



Audit

We analyse your current financial position and explore all possible strategies.

02



Research

We prepare a comprehensive statement of advice, including the most appropriate strategy and investment recommendations based on the due diligence by our team of professionals.

03



Advice

Your personalised statement of advice is presented to you. Any questions that you have will be discussed in detail with your financial planner.

04



Implementation

We manage the entire implementation process in accordance with the strategy and investment recommendations agreed to by you.

05



Review

Regular reviews of your investment portfolio and financial position will be held with your financial planner.

06



ONGOING SERVICE AGREEMENT

As a client of RWM, we will annually prepare a personal review of your financial portfolio to ensure the implemented plan remains on track to meet your financial goals, as identified throughout the advice process.

Please be aware that you will receive quarterly statements from each investment house you are invested with directly and ad hoc statements can be requested from your wealth manager.

Annual reviews are scheduled to avoid short-term focus on performance and to prevent focus being placed on volatility rather than the long-term plan in place. Should any events place any significant risk on your long-term plan, you can be assured that RWM will be proactive through our investment process in making the necessary changes to your portfolio as well as the necessary communication from RWM.

This service entails a personal meeting with your Wealth Manager who will:

- Prepare a hard copy financial review for you to keep as a reference
- Discuss market movements and explain the impact on your portfolio
- Performance evaluation regarding your investments and any updated values on your life policies
- Take you through the performance of your investment's underlying funds
- Explain what investment vehicles and life products you are in and make sure you fully understand all the implications thereof
- Use professional financial planning tools to make sure you are on track for short-, medium-and-long-term financial goals
- Ensure your savings are aligned with your retirement objectives
- Enquire about any life or other changes that may affect your overall financial portfolio.
- Provide recommendations about any adjustments to your current portfolio depending on your own personal circumstances

NOTE: It is extremely important that you notify your Wealth Manager if your financial circumstances change at any point, please do not wait until your financial portfolio review.





QUINTON SCOTT RALPH CFP®
Director, Founder and Private
Wealth Manager

27 Years of Service

Certified Financial Planner (Fellow of the Financial Planning Institute), CMQ - International Capital Markets Qualification (Securities Institute of London)

Quinton started his career in 1997 during which he joined a leading Financial Planning Company as a Para-Planner. He completed his qualifications in International Markets through the Securities Institute of London in November 1998. In 1999 he was promoted to the position of Financial Advisor. Quinton obtained his Postgraduate Diploma in Financial Planning through the University of the Free State and completed his (CFP) Financial Planning qualification through the Financial Planning Institute in 2001. Quinton formed RWM in 2004. He has completed his Representatives, Key Individual and RE3 Regulatory examinations. Quinton's wealth of knowledge, leadership skills and experience has made RWM one of the leading financial planning practises. Quinton specialises in financial and retirement planning for high-net-worth individuals.



GARETH VAN DER MERWE CFP®
Director, Fiduciary Specialist
and Private Wealth Manager

10 Years of service

Certified Financial Planner (Fellow of the Financial Planning Institute), Advanced Diploma in Estate and Trust Administration (UFS), BComm - Specializing in Marketing Management - Cum Laude (UNISA)

Gareth completed his BComm: Marketing Management degree in 2012 achieving Cum Laude and has joined RWM after successfully completing three registered person's exams which are evaluated by The South African Institute of Financial Markets. Gareth obtained his Post Graduate Diploma in Financial Planning in 2015 and successfully completed his CFP® board examination to obtain the highly regarded designation of Certified Financial Planner through the Financial Planning Institute of South Africa. He has since furthered his knowledge by completing his Advanced Diploma in Estate and Trust Administration, which provides additional services to our clients. Gareth is a Private Wealth Manager and our Fiduciary Specialist within the company.



GLYNIS SCHNELL CFP®
Private Wealth Manager

41 Years of service

Certified Financial Planner (Fellow of Financial Planning Institute), International Commercial Banking Licentiate Diploma

Glynis has been in the industry for over 40 years. Glynis started off her career in Finance at Standard Bank where she climbed the corporate ladder from Branch Manager to offshore Area Manager. Glynis has specialised in financial planning for +/- 15 years, working at prominent financial planning institutions such as SP Wealth, and growing a strong client base through the honest and beneficial advice she has given to them. She strives to implement the values of honesty and integrity, and RWM is glad to have her knowledge and experience with the company.



NATALIE WHEBLE CFP®
Private Wealth Manager

31 Years of service

**Certified Financial Planner (Fellow of Financial Planning Institute)
Advanced Postgraduate Diploma in Financial Planning (Principles of Portfolio Planning and Management)**

Natalie started her career in financial services joining Investec Bank in 1991, specialising in asset and liability matching implemented through money market products and structured capital instruments. She continued her growth and skills development by working within the institutional and independent financial advisor markets introducing the ground-breaking concept of multi-management as a senior member of the business development team for mCubed Holdings. Natalie moved on to join a then fledgling asset management company, Coronation Fund Managers and was an instrumental team member in the growth trajectory that built what is considered one of the South African market's most successful third-party fund management businesses. Coupled with the collective industry know-how garnered over the years of experience, Natalie founded an independent advisory to partner businesses which encompassed asset manager distribution, bespoke portfolio construction, research analyst and voting member on investment committees, practice management solutions and associated value-added services. In addition to her strong asset management focus, she mastered the nuances of short-term insurance products for individuals and commercial ventures and the often complicated and expensive need purchase of medical aid and associated gap cover.

THE RWM TEAM



Errol Gravett RFP®
Private Wealth Manager

27 Years of Service

**NQF 5 Wealth Management Inseta 2011 - Public Relations distinction
Damelin 1990**

Errol joined Liberty Life as a tied agent in 1996 and after 13 successful years earning his accreditation and completing the industry RE1 through to RE5 certifications moved over to the independent financial advice space to offer his clients an objective and independent client offering ranging from short term insurance solutions to risk estate planning, gap cover, employer benefits, retirement planning and investment planning incorporating long and short-term goals locally and abroad and forever keeping up to date with the latest trends in the risk and investment markets to afford clients best advice at all times. Errol has a passion to see his clients prosper and reach their goals as well as cater for their family's welfare as is seen over the years of life and especially during the often-sad time of Covid related deaths, disability, illness and pending loss of business where with consultation with the client creative solutions were attained to sustain these businesses. Errol believes by joining the dynamic RWM team Errol and his clients will benefit substantially through their innovative and soundtrack record.



ANGELO THEOFANOUS
Private Wealth Manager

18 Years of service

Post Graduate Diploma in Financial Planning

Angelo has been in the industry since 2004, after the advent FICA law changes. He started his career working as an administrator before completing his studies and becoming a fully fledged Wealth Manager at Ascent Wealth, before moving to Resolute Wealth Management. Angelo believes in creating richer relationships with clients in order to support and provide them with the best advice, tailored to their financial goals.



TESSA LEFRERE CFP® CIPM®
Private Wealth Manager

16 Years of service

**Certified Financial Planner (Fellow of Financial Planning Institute), Certificate
in Investment Performance (CIPM), BBusSc: Business Science (UCT)**

Tessa began her career in the Financial Services industry in 2007, at Cidel Financial Group, a Canadian-based asset management firm dealing with high-net-worth private clients. She then went to Nedgroup Investments where she excelled as an investment consultant on the management team. Tessa's passion for investments lead her to PortfolioMetrix, where she was responsible for business development within South Africa, enhancing top-end financial advisory practices in delivering a sophisticated, robust, high-integrity, holistic solutions to their clients. More recently, Tessa made the career change to financial planning, joining RWM in 2019 as a private wealth manager, where she gets enormous satisfaction through enabling clients to enjoy a fulfilling, meaningful and purposeful life. She also sits on the investment committee, contributing to the integrity and robustness in managing clients' investments. Tessa has a B.Bus.Sci degree from UCT, as well as the CFP® and CIPM® qualifications from the Financial Planning Institute and CFA Institute respectively.



WADE SHAW
Private Wealth Manager

8 Years of service

**Post Graduate Diploma in Financial Planning, Post Graduate Marketing
Management (IMM)**

Wade joined RWM in 2021, bringing his 30 years business experience. Wade started his career in Old Mutual (2005) and then more recently spent 6 years within Sanlam. He knows that his advice will have real life consequences and his goal is to assist clients to attain their dreams. Wade mastered his offering with a Post Graduate Diploma in Financial Planning which he attained in 2020 from UFS, along with his Post Graduate qualification in Marketing. He is able to assist clients with broad investment, group pension, retirement, risk, estate planning and business risk advise. Within the RWM team, he continually strives to service his clients with excellence for the best outcome.

THE RWM TEAM



JOSHUA GRAVETT
Para-Planner

1 Year of service

Joshua matriculated from The King's College and Preparatory School Bryanston in 2016 with a distinction and a B average. He played first team cricket and soccer and is passionate about sports in general, especially its unique ability to bring people together. He is currently busy with his tertiary qualifications and will fulfill the role of Para-planner until these are finished. Joshua has just started his journey in finance and is looking forward to learning more about what this industry entails.



Michael Cant
Para-Planner

1 Years of service

BCom Honours in Logistics Management - University of Johannesburg
Post Graduate Diploma in Financial Planning (Cum Laude) - University of Stellenbosch Business School

As a Captain in the South African National Defence Force serving as a military pilot and a member of the Golden Key International Honour Society, Michael has demonstrated his commitment to excellence and drive for high levels of performance. After recently beginning his first qualification with a focus on financial planning, Michael quickly gained a passion for it, realising the value it held in assisting clients in making optimal and holistic financial decisions. Michael is eager to continue to learn and to remain dedicated to excel in all endeavours.



KIRSTEN MITCHELL
Tax Practitioner and Bookkeeper

9 Years of service

Kirsten initially joined Resolute Wealth Management as an administrator/personal assistant, before advancing into the role of Practice Manager and Tax Practitioner. She matriculated with 4 distinctions, and since obtained a Professional Certificate in Taxation with SAIT (South African Institute of Taxation), where she graduated 2nd in her class. Kirsten is a registered Tax Practitioner with SARS, as well as a Tax Technician with SAIT. She enjoys working with numbers and is eager to grow her role within Resolute Wealth Management.



KYLA-KIM MORRISON
Office Manager

14 Years of service

Kyla-Kim Morrison is a highly accomplished professional with over two decades of experience in operations and administration across various corporate and small business settings. In her role as Office Manager, Kyla excels at coordinating and supporting our staff to ensure smooth business operations and maintain a high level of professionalism. She is known for her people-oriented approach and motivates her colleagues to strive for perfection. Kyla's selflessness and compassion serve as an inspiration to her family and those who interact with her, encouraging them to constantly improve. She firmly believes that while perfection may be unattainable, pursuing it can lead to excellence.

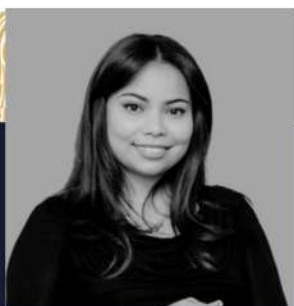


LIAM HOUSTON
Analyst

2 Years of service

Liam matriculated from Crawford International Ruimsig, in 2020 with 2 distinctions and a B+ average. He was a prefect as well as house captain and received half colors for leadership and rugby. He is currently undertaking his tertiary studies and will undertake his role as a para-planner until he completes his studies. He is new to the financial industry and is eager to learn more about the industry.

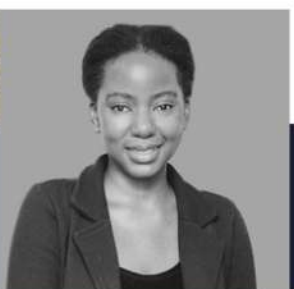
THE RWM TEAM



CHANDLER ALLISON
Senior Administrator

9 Years of service

Having matriculated in 2014 from The Hill High School, she was eager to join the working world, and initially joined our team as a receptionist before moving into the role of administrator. She obtained a Certificate of Merit for Outstanding Service as a member of the RCL Disciplinary Committee. She is inquisitive and is eager to enhance her existing skills and wants to learn as much as she can about financial planning. Chandler is looking forward to interacting with all of our clients and building a successful career with RWM.



KIM DUBE
Administrator

3 Years of service

BCom: Marketing and Business Management (Damelin)

Kim is a BCom Marketing & Business Management graduate. After matriculating from Fourways High in 2017 she went on to pursue her degree. During her 2nd & final year of studies she worked part time in retail where she gained immense customer service skills amongst other important skills. With this being her first professional job, she wishes to gain some valuable experience and to excel in this field.



LISA GOVENDER
Administrator

2 Years of service

After matriculating from Sir Pierre Van Ryneveld high school in 2014, Lisa started working in the retail sector to save up for her studies as financial accounting has always been her passion. Lisa is currently working towards graduating with a BCom degree in business management from Oxbridge Academy. Enthusiastic to learn as much as possible about and excel in the financial planning industry, Lisa wishes to develop friendly and lasting relationships with clients and be an asset to RWM.



STACEY MARZ
Receptionist

1 Year of service

Stacey possesses a work ethic that dictates her working capabilities and fosters her eagerness for knowledge. Stacey is self-motivated with a natural affinity for agile and high energy work environments. During her career in finance and consumer industry, Stacey has developed a vast amount of communication, technical, conflict resolution, interpersonal, negotiation as well as leadership skills. Stacey has over 10 years' experience in management, business support and customer service. Stacey strongly believes that successful businesses are largely defined by their customer service brilliance.

THE RWM TEAM



BONNIE WHEELER
Administrator

20 Years of service **Diploma in Project Management (Damelin)**

Bonnie was referred to us through Wade Shaw and joined our satellite Mossel Bay office. She holds a Project Management Diploma from Damelin which has enabled her to create processes and procedures to maximize efficiency. She has 20 years finance and admin experience spanning across multiple industries from corporate environments to start ups. She enjoys a challenge and is passionate about fostering long term relationships with our clients. She is always willing to go the extra mile to achieve objectives.



KIRITHI PANCHOO
Administrator

1 Year of service **BSc Biological Sciences**

Kirithi holds a Bachelor of Biological Sciences from the University of Witwatersrand. With a passion for learning, she has decided to diversify her skillset into financial administration after completing a short course on business and management through GIBS. She has a healthy respect for challenges and creating authentic relationships with others. She is currently studying psychology part-time. Kirithi hopes to eventually become a leader in the financial advisory sector.



MARYAM DOMINGO
Administrator

2 Years of service

Maryam matriculated from Good Hope Seminary Girls High, she then started her career working in retail sector. During her time in this industry, she excelled in the management role obtaining a certificate of Leadership in recognition of leadership and management skills. Maryam, decided to join the financial services industry in 2020. She worked as an Adviser assistant and administrator and completed her Regulatory Exam. Maryam strives for excellence in everything she does, while maintaining professionalism. Her most valuable skill would be my ability to adapt well to any environment.



ANNIE SHAW
Administrator

7 Years of service **BeD (Cum Laude)**

Annie holds a BEd Degree in Education, which assisted her in the early part of her career for creating e-learning content. She then moved to the management role of an office for 15 years, before joining her husband, Wade, in the financial services industry. Her experience specializes in administration and personal assistance. Annie is a proud mother of three and enjoys time on the beach with family. We look forward to having her dynamic personality in the RWM team.



YVONNE MPOFU
General Office Assistant

7 Years of service

In the time that Yvonne has been a part of the RWM family, she has proved herself to be an intricate part of the team which has resulted in her swiftly moving into the role of filing clerk. She continuously shows a strong work ethic and accepts any challenges she is faced with head on. She is persistent in ensuring all tasks are completed accurately and timeously, and we hope we will be able to call on her professional assistance for years to come.

SERVICE OFFERING PORTFOLIO MANAGEMENT

With over 1 700 unit-trust funds available, one of the greatest challenges for financial advisors today is selecting the most appropriate combination of funds to include in an investment portfolio. Previously, financial advisory practices received technical support from various financial institutions, which provided the information that was necessary to construct clients' investment portfolios. Recent changes to legislation have made it impossible for financial institutions to continue this service without charging for it explicitly.

RWM maintain a strategic joint venture with Morningstar SA, which gives RWM secured access to specialised resources while at the same time managing your portfolios in an efficient manner.

MorningStar SA is an investment consulting and product development operation that focuses on developing and offering bespoke product solutions and independent investment consulting to top independent financial advisory practices in South Africa.

As a rule, we are conservative investors and our portfolios are carefully constructed to withstand market volatility and offer consistent, steady growth.

Our independent nature ensures that we are able to offer all products through all the major service providers, however, the final decision comes down to what aligns with our clients' best interests.

Although we consider all asset management houses in the market, we mainly make use of the below institutions, in the following areas:



LOCAL AND OFF-SHORE INVESTMENTS PARTNERS



Long Term Insurance

BRIGHTROCK

 Discovery

Hollard.

 LIBERTY

momentum

 OLDMUTUAL



 Sanlam

Platforms

ALLANGRAY

glacier
by Sanlam

 Ninety
One

momentum

Fiduciary

CAPITAL LEGACY
Wills & Estates Specialists

CCM

 Investec

INVESTMENT PROCESS

In consultation with Morningstar SA, we have established a range of investment portfolios on the Ninety One, Glacier, Allan Gray and Momentum investment platforms. These portfolios will facilitate the active management of all our clients' investment portfolios.

These portfolios are actively managed by an investment committee comprised of a number of investment specialists with proven track records. Morningstar SA act as the investment managers for the investment committee, and all wealth managers act as advisors to the committee. We believe the combination of skills within the investment committee brings a positive dynamic to our offering.

The RWM portfolios are subject to rigorous qualitative and quantitative analysis which facilitates the selection of, and quality thereof the funds utilised in the portfolios.

The investment process is aimed at providing clients with risk profiled and balanced investment portfolios that are robust yet dynamic, adapting to changes in investment market cycles. RWM offers 11 model investment portfolios with risk profiles that are aligned to the risk and return needs of each individual client.

4-step investment process for the construction of the RWM Investment Portfolios:

Step 1

Asset Allocation

A qualitative analysis, including performance characteristics and risk statistics, of all SA unit trust funds is conducted.

Step 2

Screening: Establish The Universe

Fund managers selected through the qualitative screening will be subjected to a qualitative interview process. Due diligences will also be conducted on the fund management company responsible for the fund.

Step 3

Quantitative Due Diligence

A candidate list of approved managers is compiled from the qualitative screening process. Quantitative analysis is then utilised to determine the optimal combination of approved managers

Step 4

Portfolio Construction

Input into the asset allocation process is drawn on an ongoing basis from industry investment specialists. The investment committee decides on the ultimate asset allocation of the funds

Investment
Committee

MORNINGSTAR

MORNINGSTAR

Morningstar Investment Management South Africa (Pty) Ltd is part of the Morningstar Investment Management group, which offers investment advisory services around the world. As an entity licensed with the Financial Sector Conduct Authority, Morningstar Investment Management have established an investment practice in South Africa to provide research driven, innovative and independent investment services to the local market.

Morningstar Investment Management unites the strengths of Morningstar, Inc. with more than three decades of investment experience to help advisers empower investors to meet their financial goals. Through its global presence, Morningstar Investment Management brings together a rich heritage of local investment management expertise and experience to craft solutions that cater to the unique requirements of each market. The investment professionals in South Africa use their knowledge of local markets to help design and manage investment solutions. The South African investment professionals have, on average, more than 10 years of industry experience. Additionally, their work draws on the research, data and analysis from Morningstar, Inc. Morningstar, Inc. has served South Africa through its Cape Town office since 2009 and is known industry-wide as a trusted source of independent investment information.

What sets Morningstar apart from other companies is that they offer independent investment management services, software, data, research and ratings; and they combine and deliver them all in whatever way is best for their clients. The global team consists of more than 400 Investment specialists and their proven track record has resulted in global assets under management exceeding \$264bn.

This comprehensive global investment process brings together our strengths in proprietary research, patented methodologies, investment techniques and manager selection. It provides the framework we use to create solutions that address the challenges our clients encounter and the varying goals and risks investors face over a lifetime.



Victoria Reuvers
Managing Director of MIM SA



Investment Team



Gerbrandt Kruger
Associate Portfolio Manager



Michael Kruger
Senior Investment Analyst



Sean Neething
Portfolio Manager



Debra Slabber
Director: Portfolio Specialist



Victoria Reuvers
Key Individual



Shane Packman
Associate Investment Analyst

Operations



Christo van Lill
Senior Investment Operations Manager Manager



Gerard McMahon
Senior Analyst



Talitha Cyster
Operations Analyst



Amogelang Matjila
Operations Analyst

Business Development



Rone Swanepoel
Business Development Manager



Arno Olckers
Business Development Manager



Abigail Wilson
Business Development Consultant



Praleena Mudley
Sales Associate

Marketing & Events



Anika Theron
Senior Marketing Manager



Natalie Stanbridge
Senior Events Manager

Compliance



Adele Westraat
Compliance Manager



Nolundi Ncokazi
Compliance Associate

INVESTMENT PHILOSOPHY



We invest for the long term

We offer portfolios designed to stand the test of time. That means investing with patience and the confidence that comes with rigorous research and careful diversification. It also means tuning out the short-term noise that distracts many investors, impeding their chances of reaching their goals.



We are independent thinkers

We don't play favourites or allow external factors to cloud our judgement when we're making investment decisions. Instead, we follow Morningstar's in-house research wherever it leads us, even if it means taking a position that falls outside of the mainstream.



Disciplined, consistent investment process

We employ a disciplined, consistent investment process. Because there are no shortcuts to a good investment outcome, we follow a well-defined process that joins quantitative analysis with qualitative research. Every entity we evaluate must pass this precise test before we'll invest in it.



We actively manage portfolios

We believe that, through disciplined asset allocation and incisive research, we can add value for our clients. Thus, we leverage Morningstar's deep analytical resources when constructing our portfolios. We believe this will yield better outcomes than a purely passive approach.



Sensitive to costs and taxes

We appreciate the importance of minimising expenses and using low-cost vehicles, including index funds, whenever possible. We also take steps to avoid transaction costs and taxes, either by favouring managers who trade infrequently or refraining from transacting ourselves.



We invest clients' money as if it were our own

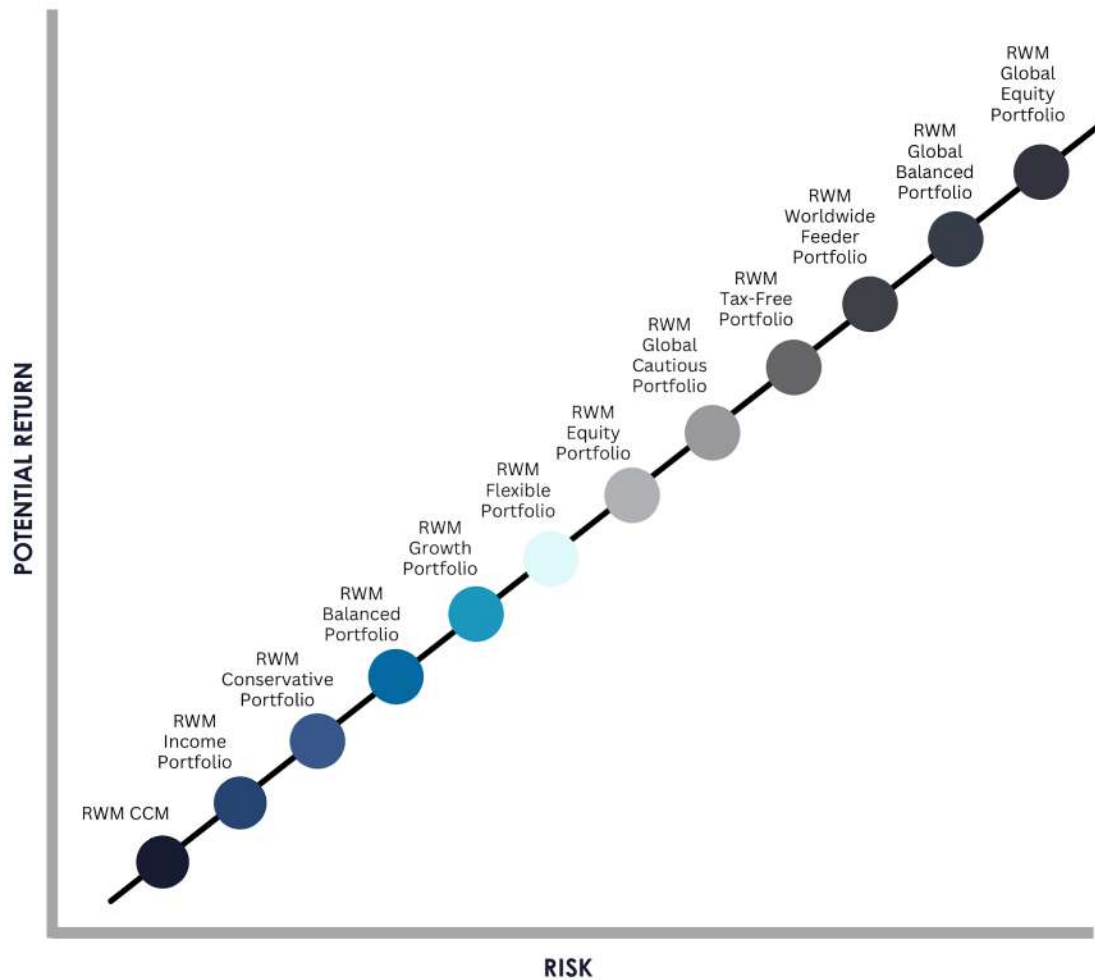
We eat our own cooking by investing in the portfolios we manage. This aligns our interests with investors' and ensures that we only offer strategies in which we have the utmost confidence.



Communicate in a timely and candid fashion

We strive to clearly explain our approach and investment decisions. We also aim to provide complete and transparent accounting of our investment performance. This includes admitting to any errors we've made in managing portfolios and lessons we've learned along the way.

RWM RISK PROFILED PORTFOLIOIS



	RWM CCM	RWM Income Portfolio	RWM Conservative Portfolio	RWM Balanced Portfolio	RWM Growth Portfolio	RWM Flexible Portfolio	RWM Equity Portfolio	RWM Global Cautious Portfolio	RWM Tax-Free Portfolio	RWM Worldwide Feeder	RWM Global Balanced Portfolio	RWM Global Equity Portfolio
AIM	Cash	CPI	CPI+2%	CPI+4%	CPI+5%	CPI+6%	General Equity	US Dollar Money Market	CPI+6%	Global MA Flexibility	MSCI ACWI	SCI ACWI
TIME HORIZON	0-2 Years	3 Year	3 Years	5+ Year	5+ Year	5+ Year	5+ Year	1-3 Years	5+ Years	5+ Years	5+ Years	5+ Years
MAX EQUITY	0%	10%	40%	65%	75%	100%	100%	100%	100%	100%	100%	100%
	Low Risk Investor	Low Risk Investor	Low Risk Investor	Low/Moderate Risk Investor	Moderate Risk Investor	Moderate/High Risk Investor	High Risk Investor	Low/Moderate Risk Investor	High Risk Investor	Moderate/High Risk Investor	Moderate/High Risk Investor	Hi Risk Investor
Who Should Invest	Zero risk appetite with a need for inflation beating returns whilst building a store for cash	Have a low risk appetite with an income requirement. Eat to earn an income, but looking for returns higher than a traditional money market fund	Low risk appetite with an income requirement and also need to try and beat inflation.	Low/moderate risk appetite, but require capital growth in real terms and require an income.	Investors looking to build within a moderate risk portfolio and are looking to save for the medium to long term	Investors looking for exposure to the equity market with managed risk levels and aim to build wealth over the medium to long term	Investors seeking an equity focused portfolio that has outstanding growth potential and aims to maximise potential returns with an acceptable risk profile	Investors Seeking Dollar cash returns over any rolling 3 year period. in an actively managed cautious portfolio and are looking for diversification on global markets	Investors seeking tax-free growth over the long term, with the aim of building wealth by being exposed to the equity market	Investors looking for a global equity-focused portfolio that has outstanding growth potential. Aim to maximise potential returns within an acceptable risk profile	Investors looking for offshore exposure with a moderate to high risk appetite	Investors looking for offshore exposure with high risk appetite through equity centric investments

PROFESSIONAL ASSOCIATIONS AND ACCREDITATIONS

FINANCIAL PLANNING INSTITUTE

The Financial Planning Institute (FPI) is the leading, independent representative body of professional financial planners that ensures South Africans have access to competent financial planning. Professionalism in financial planning rests on competence and ethics. As the custodian of the profession, the FPI is uncompromising in establishing and maintaining professional financial planning standards, ensuring that members remain competent and ethical to retain their professional status.

WHAT DOES THE FPI OFFER?

Serving the financial services industry and its clients, the FPI provides an independent quality assurance process, ensuring that appropriate educational standards are maintained for financial advisers and planners, whilst ensuring that ethical and practice standards keep pace with the needs of the South African consumer. This supports the ideals of the government's financial industry regulator, the Financial Services Board, in ensuring the South African consumer is served professionally by competent and ethical advisers.

Once the member has met with the education and experience requirements, the following additional requirements need to be satisfied:

- Meet with the "fit and proper" requirements, i.e. have a clean record in terms of ethical conduct
- Meet continuous Professional Development (CPD) criteria as prescribed by the FSB
- Abide by the Institute's code of conduct and General Accepted Planning Practice (GAPP), the most comprehensive set of requirements for any financial adviser or planner. Details are available on the FPI's website and include:

MAINTAINING A PROFESSIONAL DESIGNATION

The professional designations issued by the FPI convey more than a "qualification", as they indicate that the individual is currently competent to practise. Membership of the Institute has the right to use its professional designations as subject to annual maintenance. Members need to annually fulfil the Institute's requirements, as set out above.

CERTIFIED FINANCIAL PLANNER®

Membership at this level can only be obtained once the applicant has successfully completed the Higher Diploma in Financial Planning through one of the accredited academic institutions. Once completed, the CFP status does not automatically become a membership entitlement. This designation can only be bestowed upon a student once he/she is:

- Accepted as a member by the FPI through invitation
- Been registered by the FPI as a CFP licensee with the CFP Board in the USA
- Have paid membership fees to both the FPI and the CFP Board
- Declared fit and proper by the FPI

In order to retain membership to CFP®, holders must earn enough points over a specified period. This ensures continued competence and increased levels of knowledge.



GET IN TOUCH



+27 11 514 0840



infoJHB@resolutewealth.co.za



www.resolutewealth.co.za



20 Georgian Crescent East
Eastbury House
Hampton Office Park Bryanston
2191



FSP No. 13798

VAT No. 4420214860

Reg. 2004/0114616/07



Directors: Quinton Scott Ralph | Gareth Keith van der Merwe



FSCA



Financial Planning
Institute of Southern Africa
THE PROFESSIONAL STANDARD



Johannesburg | Cape Town | Mossel Bay | Plettenberg Bay

