

# GREENGRASS WEALTH MANAGEMENT

## Value Proposition

### The problem:

Most people have aspirations for a better life but don't know how to achieve it. Very often it is not due to a lack of financial resources but due to a lack of clear goals and an understanding of the implications of their decisions.

Most people don't know how to improve their financial situation to enable them to achieve the things they want for themselves and their families. They continuously do the same things, making the same mistakes which keeps them in a spiral of wealth erosion.

The main factors that contribute to this is:

- Lack of an envisioned future
- Lack of clear goals to achieve the desired outcome
- Lack of a clear roadmap (plan), strategy and process
- Lack of financial literacy
- Lack of context in which to make decisions
- Lack of product knowledge
- Lack of understanding of the implications of decisions
- Not knowing what the options are
- Not knowing what risks they are exposed to
- Someone to keep them accountable
- Lack of discipline

Some people have the desire to create a better life for themselves and their families, and are willing to do what it takes to achieve it but they don't know how to improve their financial wellbeing. Their lack of knowledge, context, understanding, planning and discipline leads them to consistently make financial decisions that are not always optimal and aligned with where they want to go. Their lack of clear objectives means they make decisions in a vacuum. Their lack of context means they make decisions of which they don't always understand the consequences. Their lack of knowledge leads to decisions based on the wrong criteria.

This leads to most people not achieving their full potential and living the life they can with the means they have.

Financial Wellness is an active process of understanding the context of your financial position, creating a long term financial strategy, taking control of the future and changing behaviour which enables you to live a fulfilling life and achieving your full potential. Financial wellbeing is a state of mind in which a person experiences they and their families are financially secure (safe) and continuously feel that they are making progress towards achieving their financial and life goals.

The problem is that those people who want to take responsibility for their financial wellbeing need an advisor, coach and administrator who can plan, advise, organise, implement, guide and administer their personal financial journey.

Understand money is a means to an end it is not the end itself.

## Target client

Middle class income + (household income of R70 000 + p.m)

Have investable assets

People with a desire to take responsibility for their destiny

People who are tired and feel they are not going anywhere

People who are teachable and willing to change their behaviour

Age 25 and older

All population groups

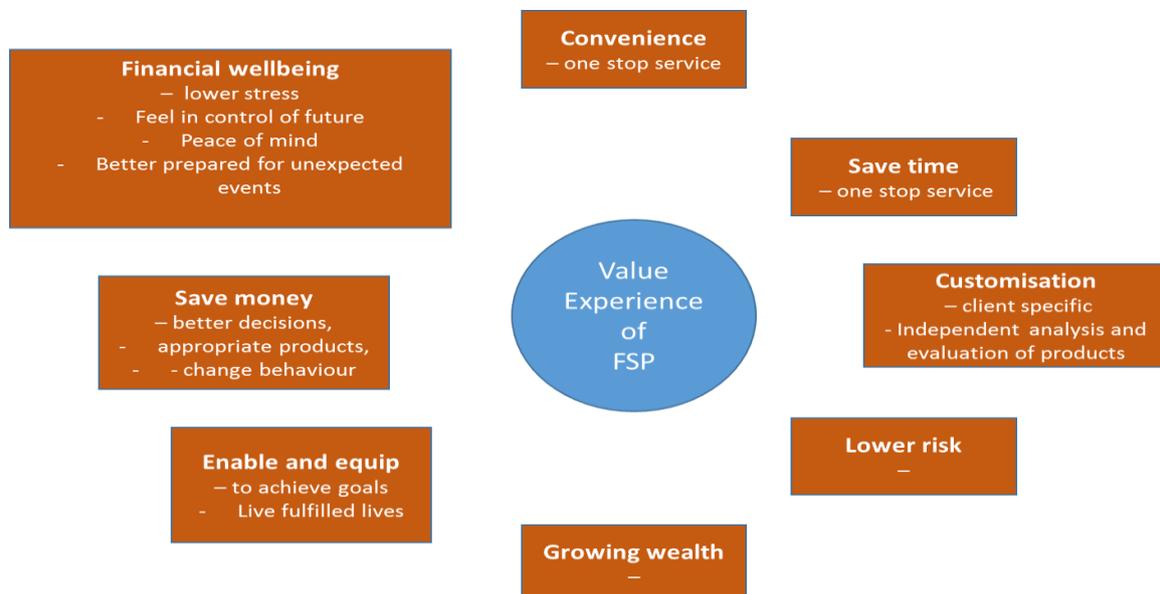
All religions

Male and female

Geographic?

Employed, self-employed or retired

## Value experience



**Financial wellbeing** – our holistic, independent, integrated expert services gives our clients *peace of mind and a sense of being in control of their financial destiny*. Knowing that they have a plan in place for unexpected events and other risks *lowers stress and contributes to their emotional wellbeing*.

Seeing their progress towards achieving clearly stated objectives and the realisation of their *envisioned future* contributes to a sense of *self-actualisation and fulfilment*.

**Customisation** – Working with a holistic, integrated plan based on the personal circumstances, resources and life goals of the client leads to a *tailor-made strategy* for each client and ensures that appropriate financial solutions are implemented. Experience *personal service and customisation*.

**Enable and equip** – We create context in terms of the clients' current financial situation, risks and options. This enables them to make informed decisions and equips them to evaluate recommended financial solutions within the context of their plan. It also provides a framework for testing all financial decisions and the impact it may have on achieving the stated objectives.

Our approach to educate our clients in financial skills assist them in developing behaviour that will contribute to achieving the desired financial destiny. It also **empowers the client to be in control of their financial plan** and evaluate the advice and wealth management strategy. It also helps them to understand the different financial products and investment funds.

Our regular feedback and reporting keeps our clients informed about the progress made towards their objectives.

**Grow wealth** – Our clients experience that their wealth grows over time through their own savings strategy and behaviour as well as a fundamentally sound investment strategy. Our clients experience that comprehensive research is done to ensure the highest probability of achieving the clients specific target return within mutually agreed risk parameters.

As the clients investments move through the up and down cycles of the markets they know to distinguish between short term noise and factors that could have a long term effect on their desired outcome. Our clients have peace of mind knowing that their personal wealth manager has the support to monitor and analyse factors that could influence the clients planned outcome and will guide them when to make changes and when not to. They are kept informed.

Through the accumulation and investment strategy clients see their investment grow in alignment with their stated objective and decisions are not made based on emotion.

**Lower risk** – The plan complimented with an independent expert advisor protects the client from making expensive mistakes in terms of product selection and financial behaviour.

A fundamentally sound wealth management strategy ensures that the portfolio is always aligned with the stated outcome and that risk is placed at appropriate places.

**Save time** – With a personal expert advisor on hand decisions can be made quicker, research can be done on behalf of the client. The one stop services ensures that the client does not have to go back and forth and our efficient handling of queries saves time.

**Save money** – Because financial solutions are recommended based on a long-term plan, appropriate products and funds are implemented. This prevents unnecessary switches between financial products and ensures that the best value for money is delivered.

**Convenience** – Don't have to have different product providers present their product to client. Easy to understand, simplification. Peace of mind knowing someone looks after their financial affairs and if needed will inform client of changes that need to be made. Keep track of new products and will inform client if it has a benefit to the client given his/her long term plan.

Expert advisor who knows the clients plan makes it convenient when requiring input when decisions need to be made. A coach guides client and protects them

Clients experience efficient, competence and professional and personalised advise and service.

**Personal long term trusted relationship** – Clients experience a personal relationship where products are not sold but advise is given in the context of their dreams, life goals, family circumstances and resources. Because of a continuous ongoing service model and regular review clients feel that the advisors interest and reward is aligned with achieving their goals.

Clients understand that the advisor take responsibility for managing, reviewing and administering the plan.

**Value experience statement**

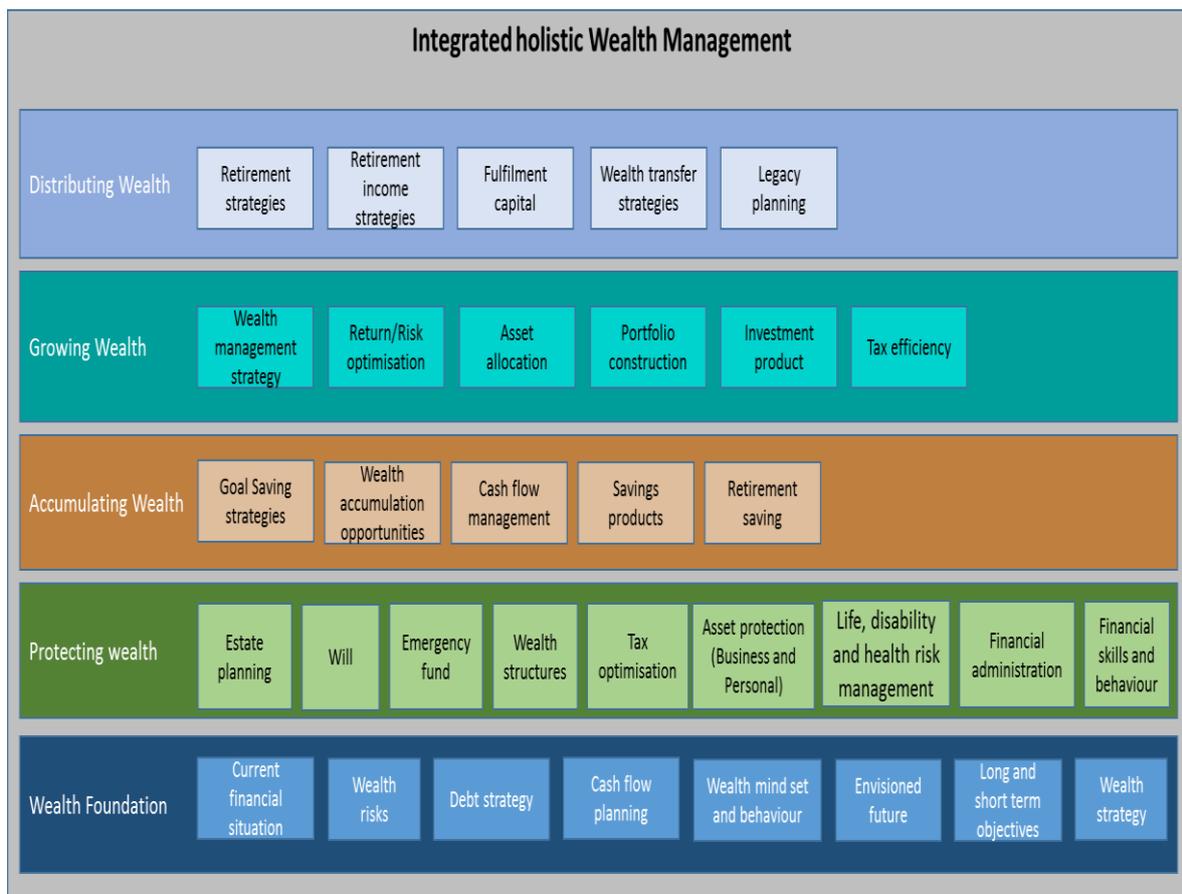
The value experience our clients have is a feeling of being in control of their financial wellbeing and knowing that they have a plan in place for unexpected events which gives them peace of mind. Our clients experience self-actualisation and fulfilment as they progress towards achieving their envisioned future.

Clients experience that they have a trusted partner whose interest is aligned with their desired outcome and that they have a long term personal relationship with an expert independent professional who knows their circumstances and plan. They know that their financial strategies are tailor made for them and experience that there is an ongoing service of planning, organising, monitoring and administering of their personal financial affairs which is aligned with their desired financial future.

Clients experience that they are empowered and able to make financial decisions that will contribute to their financial well-being and lower their risks. They experience the convenience of having an expert available in all their financial decisions which helps them save money and time and allows them to make informed decisions.

Clients experience that they receive value for money.

## Offering



### Comprehensive wealth management plan and progress reporting

Our holistic integrated planning process, provides the foundation for long term wealth management. It provides a roadmap for wealth accumulate, growth, protection and distribution. Our clients' have clearly articulated and quantified objectives and strategies for achieving a clearly envisioned financial future.

All our clients have a unique plan based on their personal circumstances, potential and financial resources. The plan creates context in that it identifies inefficient application of financial resources and risks that could erode wealth. It also identifies actions that need to be taken to achieve the stated objectives and creates a sound framework for making financial decisions. The plan assists in identifying appropriate financial products and areas where alternative ways and means (other than financial products) should be found to achieve the desired outcome.

Our unique quarterly and annual report serves to monitor progress towards achieving the stated long term objectives and to make changes when needed.

### Independent identification and evaluation of appropriate financial products

As an independent financial services provider we have access to a wide range of financial product providers and evaluate which product will be most appropriate for a specific clients' circumstances and objectives.

We continuously research and analyse the countless number of financial products with the objective of identifying products that could serve our clients better.

### **A unique integrated wealth management strategy**

Our time-tested wealth management strategy ensures that our clients' investment portfolios are aligned with clearly stated objectives. Each clients' portfolio is constructed with a specific target return and risk budget with the objective to maximise the probability of achieving the desired outcome.

Our wealth management strategy takes into account the long term wealth plan of our client, the objective to be attained and the cash flow required. The clients risk capacity and financial circumstances are incorporated in the wealth management strategy to ensure that risk is managed appropriately whilst still achieving the required return to achieve the stated objectives.

The portfolio is reviewed and adjusted based on fundamental financial planning and investment principles. Our portfolio solutions are managed actively and continuous research is done on macro-economic factors and asset class valuations. We also do research of fund managers and evaluate which combination of funds are most appropriate for a specific return and risk objective. This research automatically filter through to ensure that our clients investment portfolios are aligned and actively managed.

### **Access to expert personal financial advice**

A dedicated professional advisor that knows the clients plan, personal and financial circumstances, ensures that expert advice is at hand for all financial decisions. This saves time, protects clients from making costly mistakes and take unnecessary risks. It also ensures that decisions are made in alignment with the planned financial destiny in mind.

Expert advice is on hand to our clients' in the following areas:

- Financial planning
- Wealth creation strategies
- Managing financial risks
- Evaluation of investment and business opportunities
- Retirement planning
- Investments
- Insurance
- Tax
- Estate planning
- Trusts
- Financing
- Philanthropy

### **Personal financial administration**

Personal financial management requires regular adjustments, maintenance and administration. Our efficient team ensures that financial decisions are implemented seamlessly and keeps our clients informed of the progress. All relevant information is updated regularly, queries are handled, documents are stored for ease of reference and that ad-hoc and regular transactions are implemented seamlessly.

## **Personal financial coaching**

We believe that managing a clients' wealth is a partnership which means that both the client and the advisor has responsibilities. To enable our clients to achieve a state of financial wellbeing we continuously invest in developing our clients financial skills and knowledge, and educate them with the aim of helping them to adjust their financial behaviour where needed and to empower them to make informed financial decisions.

With a personal relationship our advisors have an understanding of their clients' family setup and financial circumstances as well as where the client is in terms of their roadmap. With this in mind our advisors serve as a coach for their clients' training them in fundamentals of wealth management. The advisor also serves as a sound board and guides the client in financial decision making.

Our clients are empowered to make better financial decisions, enhance their ability to create wealth, adjust their behaviour and evaluate the advisors value.

## **Benefits**

The benefits for clients who partner with us include:

### **Benefit of a comprehensive wealth management plan and progress reporting**

A state of **financial wellbeing** – our holistic, independent, integrated expert services gives our clients **peace of mind** and a sense of being in **control of their financial destiny**. Knowing that they have a plan in place for unexpected events and other risks lowers stress and contributes to their emotional wellbeing.

Knowing that their personal finances are looked after by a professional advisor within the framework of a plan ensures that appropriate products are recommended which are aligned with the long term objectives.

Being kept informed clients' know what is going on in their **financial affairs and that it is actively managed**.

Using a plan as a framework for decision making improves decision making which saves time and prevents costly mistakes. It also guides clients in decision making understanding the implications and impact in terms of the outcome of their plan

Having identified potential risks and putting strategies in place to manage it ensures that clients are prepared for unexpected events. This provides clients and their families with peace of mind and a sense of wellbeing.

### **Benefit of Independent identification and evaluation of appropriate financial products**

Independence ensures objective evaluation and recommendation of products which saves time and money. Working with an independent advisor also ensures that client have a consultant that knows about new products that are available and new investment opportunities.

### **Benefit of A unique integrated wealth management strategy**

Ensures alignment with objectives

Ensures that portfolio is always constructed with the highest probability of achieving the objective

Ensures that risk is managed

### **Benefit of Access to expert personal financial advice**

Leads to improved decision making

Lower risk

Saves money (protect against making costly mistakes)

### **Benefit of Personal financial administration**

Peace of mind

Convenience

Saves time

Reduces risk

### **Benefit of Personal financial coaching**

Empowers client to take control of their financial destiny

Protects clients against making costly mistakes

Helps them to change financial behaviour

Increases the probability of achieving a better financial future