

AGENDA

- 1) Investonline Update: Nick Brummer (Investonline)
- 2) Offshore and Local Investment Markets Update and Outlook: Hywel George (Old Mutual)
- 3) Offshore Investing – Practical Advice: Etienne Bosch (Old Mutual International)
- 4) Questions and Answers
- 5) Closing Remarks

INVESTONLINE TEAM



Nick Brummer
Director



Stuart Dyer
Head Client Portfolio
Manager



Natasha Atkin
Client Services Manager



Geran Steyn
Client Portfolio Manager



Jannie Smit
Client Portfolio Manager



Garen Niemand
Client Portfolio Manager



Pinky Dlamini
Advisor Assistant



Mellisa Brooks
Administration Assistant

WHO DO INVESTONLINE PARTNER WITH?



ADVICE



PLATFORM ADMINISTRATORS



FUND MANAGERS

OUR SERVICE OFFERING

Financial Planning

Investment Management and Advice

Estate Planning

Retirement Planning

Tax Planning

Offshore Investing

HOW INVESTONLINE ADDS VALUE

Financial Planning Process

- Establish goals and aspirations
- Model your financial plan including different scenarios
- Recommend the most efficient structure in terms of tax, estate planning, liquidity & cost efficiency

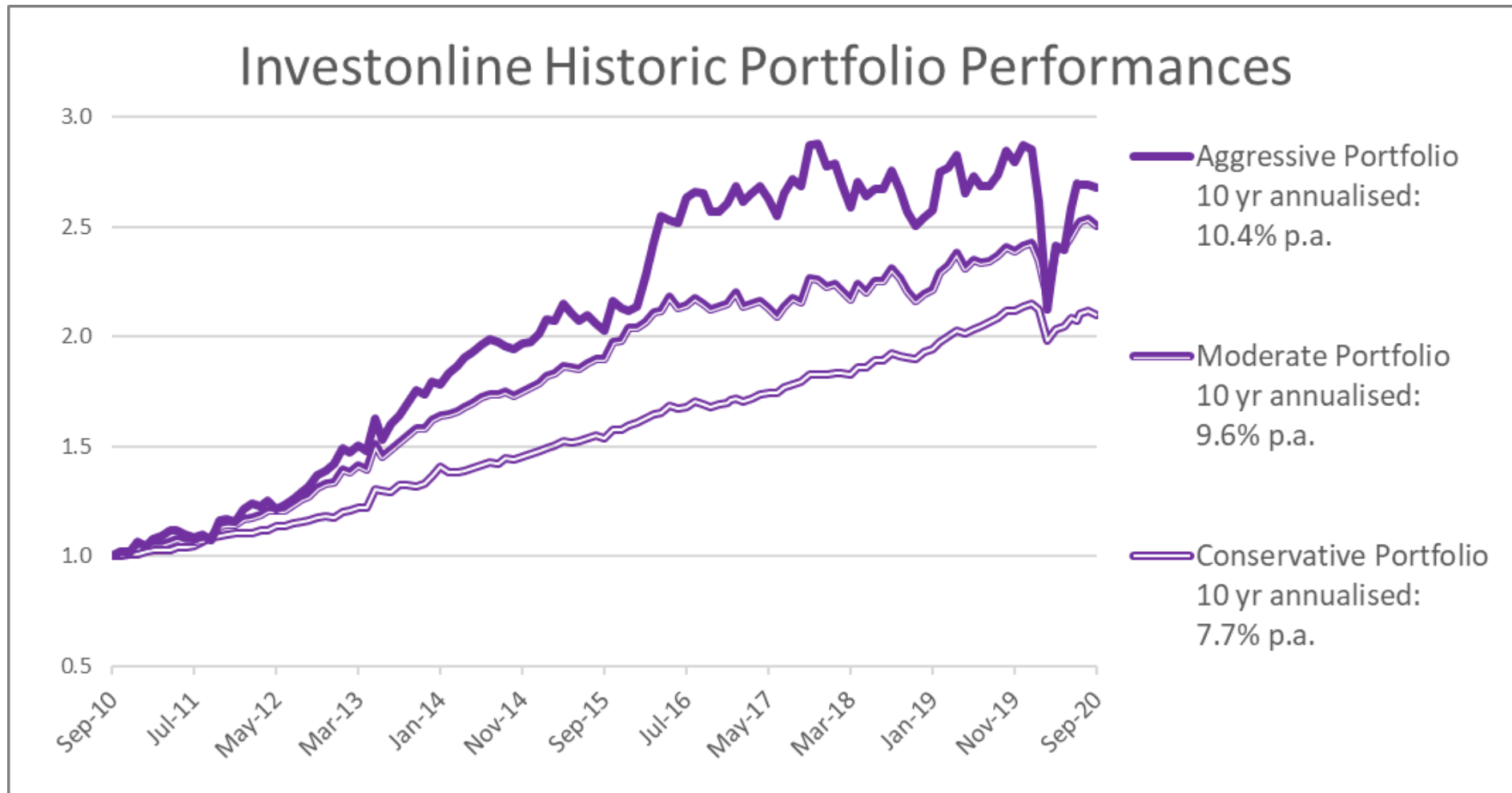
Investment Strategy

- Identify the right level of risk
- Compile the portfolio asset allocation
- Select the best suited funds

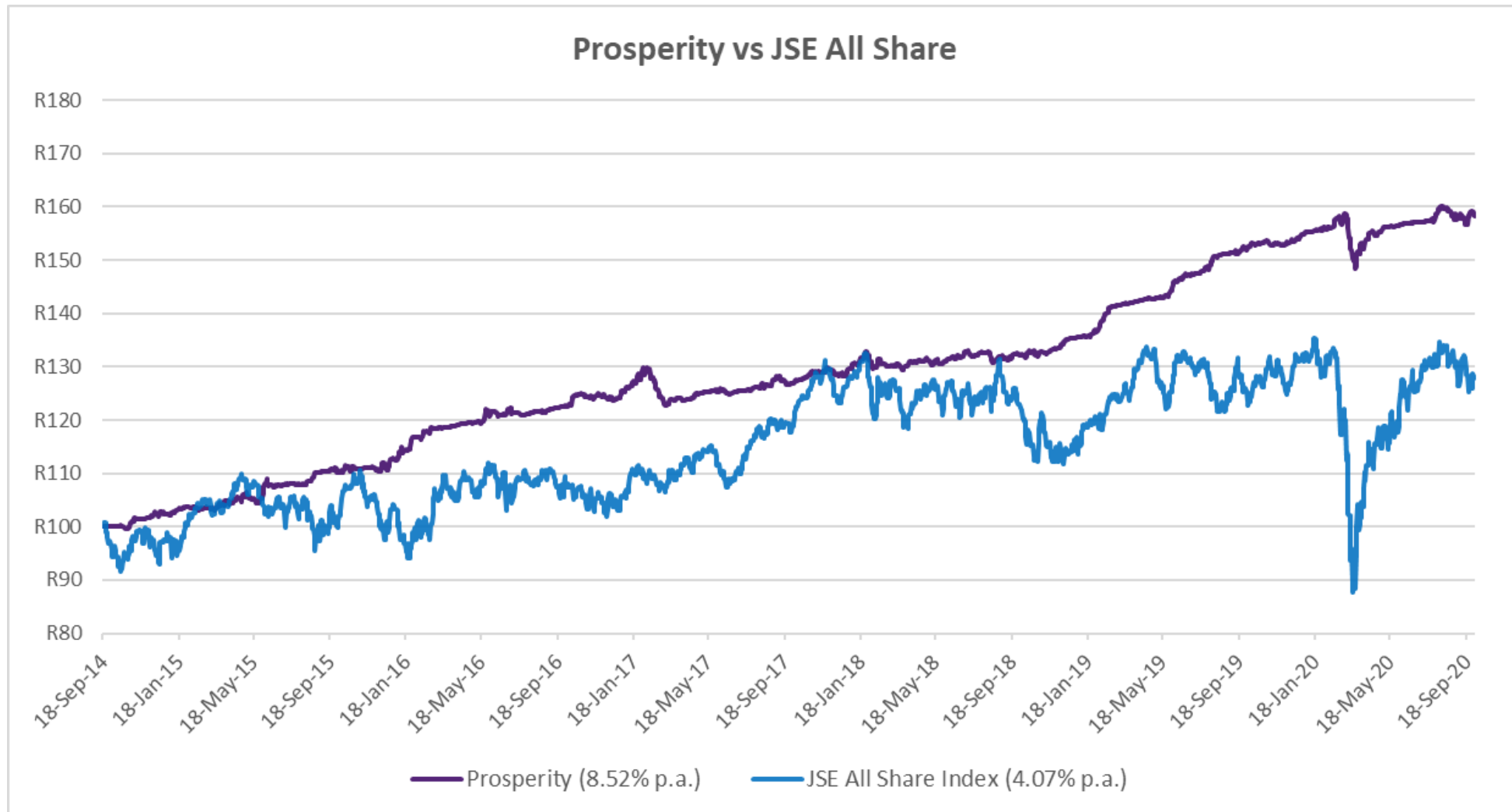
Client Service

- Constantly monitor your strategy
- Review financial plans periodically
- Send out market reports regularly
- A team always available to discuss queries

OUR RECOMMENDED PORTFOLIOS



PROSPERITY W/W FUND VS. JSE ALL SHARE



MOST COMMON INVESTOR MISTAKES

- Not using a Financial Planner / Investment Adviser
- Not matching your goals to your investment strategy
- Impatience
 - Not understanding or trusting your investment strategy
- Low fees at the expense of performance

KEY CONSIDERATIONS WHEN SELECTING AN INVESTMENT ADVISER

- 1) Qualifications and experience of the advice team
- 2) Are you being looked after by an individual or a team?
- 3) Independence of the Advice
- 4) Investment Track Record
- 5) Fee Structure

KEY TAKEAWAYS

- Many global uncertainties still exist which will lead to more volatile markets – Patience is necessary
- Ensure your investment risk profile is matched to your desired goals
- Make sure you have the right tax structure, estate plan, liquidity at retirement and investment strategy
- Find the right financial advisor. It's critical. Investonline can help you