XPERT WEALTH
Your partner in Health & Wealth
Authorised Financial Service Provider FSP No 51670

COMPANY PROFILE

(012) 111-0910
info@xpertwealth.co.za

881 Old Farm Rd, Old Farm Office Park
Block D Faerie Glen, Pretoria, 0081

Directors: Christina Schönken (B-Proc) | Marius Le Roux (B-Proc)

EXECUTIVE SUMMARY

XPert Wealth (Pty) Ltd (XPert Wealth) is a dynamic and independent Financial Services Advisor and Support Services provider that, as an organisation, embodies the following elements: -

- South African, independent financial advisory firm that offers a complete suite of advisory services in Insurance and Investment fields for private companies, public sector organisations and individuals.
- A unique Healthcare and Managed Care organisation in the Healthcare & Financial Industry.
- A proven track record and service delivery model with more than 86 years' experience.
- Continuity of expertise and development through well trained staff.
- Technology integration and innovation - IT Development in the forefront.
- Continuity of Quality of service.
- Level 2 B-BBEE Contributor with a 125% Procurement Recognition.

OUR APPROACH

Our approach is to provide innovative and cost-effective solutions for corporate clients and their employees through our XPert unique technological systems and solutions. It is our intention that such solutions best serve the clients cost considerations, while establishing an optimal balance with their Employee Benefit and Investment Philosophy. Our systems and tools are web based and accessible anywhere.

OUR MISSION

Every individual in our community, whether a Private member, Corporate or Parastatal, deserves XPert sound, accurate and up to date Financial Advice.

To look at each individual's and corporates needs holistically in providing the professional service and advice they deserve, making their choices of financial products as easy and seamless as possible.

OUR VISION

Our vision is to be "Your Trusted Financial Advisor of Choice, a Leader in Quality Service" and to ensure effective access to bespoke Independent Financial advice.

OUR VALUES

- Service Excellence and Professionalism
- Dedication and Commitment to our clients
- Efficiency and Effectiveness in our service delivery
- Accountability
- Integrity
- Empowerment

BACKGROUND

XPert Wealth is a South African independent financial advisory firm that offers a complete suite of advisory services in Health, Wellness, Insurance and Investment for private companies, public sector organisations and individuals. XPert Wealth consults and advises for Employer Organisations, Companies, Parastatals, High Nett Worth Individuals. XPert Wealth has sound Black Economic Empowerment credentials and enjoys a Level 2 B-BBEE status, with a Procurement Recognition level of 125%. XPert Wealth is a dynamic financial and healthcare consultancy, specialising in rendering Wealth Planning, Retirement Planning, Short Term Insurance Solutions, Healthcare advisory and support services, and Insurance Solutions to South African Employer Groups and Medical Aid Schemes, and acting as intermediary between Employer Groups, Medical Schemes, Insurance Companies and Administrators.

Since its inception, XPert Wealth has been actively involved in the servicing of various corporate clients and has succeeded in attracting experienced Financial Specialists from Administrative, Marketing, Legal, Medical, Human Resources, Technical and Technological backgrounds. From the onset, it was XPert Wealth' objective to become a leading player in the South African Financial arena. XPert Wealth currently consults and provides support services to employees of Employer Groups from all sectors of commercial activity. This is achieved through our integrated website, electronic systems, well trained staff, face to face contact, electronic and various other servicing models.

Our service offering is unique as we have agreements with all the major accredited Medical Schemes, Investment Companies (platforms), Short Term Insurers, Reinsurers and other related Insurance Companies within the South African financial space. It is evident that XPert Wealth demographic profile is well diversified and representative of its culture of empowerment. This not only causes us to adhere to the Financial Services Sector Charter, but it also allows us to better serve our diverse and multi-cultural client base.

XPert Wealth also uses external industry consultants to assist when necessary. These consultants provide specialist services such as actuarial services, service program design and operational / logistical consulting and employer-employee specific solutions. XPert Wealth contracted Health-Care Wellness SA in providing all health & wellness programs which are approved by all major medical schemes in South Africa and these services include, but are not limited to:

a. Wellness and Health days

b. VCT / HIV scans

c. Tuberculosis testing

d. Prostate Specific Antigen

e. Lung infection testing

f. Vitamin B complex injections

g. Flu vaccines

h. Hepatitis B testing

i. Covid 19 testing

PARTNERS

XPert Wealth strives to find synergies between their various partners i.e., XPert Health Consultants, First Step Insurance, Wentzel Consulting, Health-Care Wellness South Africa, Short Term Insurers and all Medical Aid and Employee Benefit providers through our service models, that enables us to better serve our clients, potential clients, and corporate institutions. Through our interactions with our partners, we have accumulated a wealth of knowledge and experience in the fields of wealth planning, retirement planning, healthcare solutions, employee benefits, investments and various other insurance solutions. We have sound relations with our partners and were these relations built through mutual trust and respect over years.

XPert Wealth business approach is based on 3 sound principles: -

PROFESSIONALISM

We offer our clients professional advice based on sound knowledge of the industry and through corporate awareness, as opposed to merely selling products.

ETHICAL PRACTICE

In offering our clients the necessary advice and services we are mindful of the interests of all the role players, e.g., Employee, Employer, Scheme and Administrator, Investor, Retiree and Pensioner. By being transparent and always acting with integrity we attempt to balance the interests of all the role players.

DUE PROCESSES

We believe that a professional and ethical approach directly implies that due process is always followed, hence our strong commitment to: --

- Building a relationship with our client, based on openness, trust and integrity
- Determining the specific needs of our client Analysing these needs and coming to a full understanding of them
- Providing cost effective but innovative solutions to these needs
- Assisting with the effective and accurate implementation of approved solutions
- Monitoring and maintaining the process while ensuring that the necessary adjustments are done should the client's needs change.

OUR OFFERING

XPert Wealth can provide the following advising and consulting services but are not limited to:

5.1 Formulate a Healthcare and Employee Benefits policy for Corporate Clients, which policy shall set out requirements, cost considerations and subsidy options, and appropriate post retirement liability provisions, aimed at the provision of medical aid and employee benefits to workers. Providing appropriate Gap Cover and Health Insurance solutions where needed.

5.2 Formulate a proper and executable plan for our clients' finances which includes Buy and Sell Agreements, Key Man Insurance, Tax Planning and Advice in terms of Risk Planning in all its facets, Employee Benefits, Retirement Planning, Estate Planning / Generational Planning which includes setting up legal structures and drawing up of Wills suitable to each clients' individual financial needs.

5.3 Formulate Short-Term and / or Commercial solution for Corporate and Individual Clients, which shall set out a complete risk analysis, cost considerations and product specific adaptability aimed at minimizing risk and loss.

5.4 Providing POPI compliant technological systems and mobile assist APP through integrated CRM systems, which is cloud based thus ensuring the safeguarding of valuable information, to monitor employee online activities, web campaigns, email campaigns and SMS campaigns.

5.5 Providing online reporting templates through our unique web portal for the use of HR Departments and Payroll Departments – contribution and subsidy reconciliation.

5.6 Online real-time application and management system, policy schedules, claim status, investment portfolio, dependant registration, option and policy changes. Employer and employee specific tailor-made online system can be provided.

5.7 Review and report on the performance of the Medical Schemes on an annual basis.

5.8 Report on the feasibility of retaining membership to the current Medical Schemes, and if required, provide qualified alternatives.

5.9 Review and report on Short-Term and Commercial claims / risk history thus providing suitable alternatives where necessary.

5.10 Review and report on the Financial Industry on an annual basis, which review shall include legislative updates, the potential and actual impact thereof on the employees, industry trends and product development.

5.11 Analyse and report on Employees' Medical Aid Claim patterns.

5.12 Providing Health & Wellness days / events.

5.13 Analyse and report on the impact of HIV/AIDS and chronic conditions on the medical aid members as a whole and suggest specific interventions and programmes corporate clients may wish to take.

PEOPLE RESOURCE

XPert Wealth prides itself in being a Black Economic Empowerment Employer living true to the social and legislative frameworks of this paradigm. XPert Wealth employs Healthcare and Legal Professionals with extensive experience of Investment and Retirement, Medical Aid Scheme Administration, Employee Benefit Administration, Short-Term / Commercial Insurance, Marketing and Product development. Subsequently, we are well-acquainted with the core activities and paradigms of Investment Platforms, Medical Aid Schemes, Employee Benefits, Short-Term / Commercial Insurers and Insurance Administrators, which allow us to better serve the interests of our clients. We therefore pride ourselves having Financial Specialists from Administrative, Marketing, Legal, Human Resources, Wealth and Retirement, Technical and Technological backgrounds in our core structures.

COMPLIANCE

The compliance programme of XPert Wealth is in accordance with the FAIS Act. The FSCA noted the purpose and intention of the FAIS Act as follows in one of their documents:

•The FAIS Act regulates the business of rendering financial services to clients with regard to a large range of financial products. In terms of the FAIS such providers need to be licensed, and professional conduct is controlled through codes of conduct and enforcement measures.

• The Act was originally drafted on the basis of a framework of specifications, as provided by the Policy Board for Financial Services and Regulation, which only covered the furnishing of advice. The ambit of the Act has since been extended to all intermediary services rendered in respect of financial products as defined in the Act.

• Generally speaking, the Act covers ground not regulated by any other legislative measure in the Republic, especially as regards the furnishing of advice on the purchase of, or investment in, financial products.

• The Act seeks to establish, in that regard, a new properly regulated profession. A more uniform approach, accompanied by the necessary standardization in the regulation of such activities by a single regulator as proposed in the Act, will not only remove confusion but should result in a more professional and responsible intermediary sector, as well as better informed clients of financial services. At the heart of the Act lies the protection of such clients.

XPERT WEALTH LICENSES

XPert Wealth has licenses with the Council for Medical Schemes as well as the Financial Services Conduct Authority (FSCA) to render the following additional services:

a) Structured deposits

b) Participatory interest in hedge funds

c) Shares

d) Debentures and securities

e) Long term deposits

f) Short term deposits

g) Participatory interests in a collective investment scheme

h) Short term insurance – personal lines

i) Short term insurance – commercial lines

j) Long term insurance lines Cat B 1

k) Long term insurance lines Cat B 2

l) Long term insurance lines Cat C

m) Retail Pension Benefits

n) Pension Fund Benefits

o) Health Service Benefits

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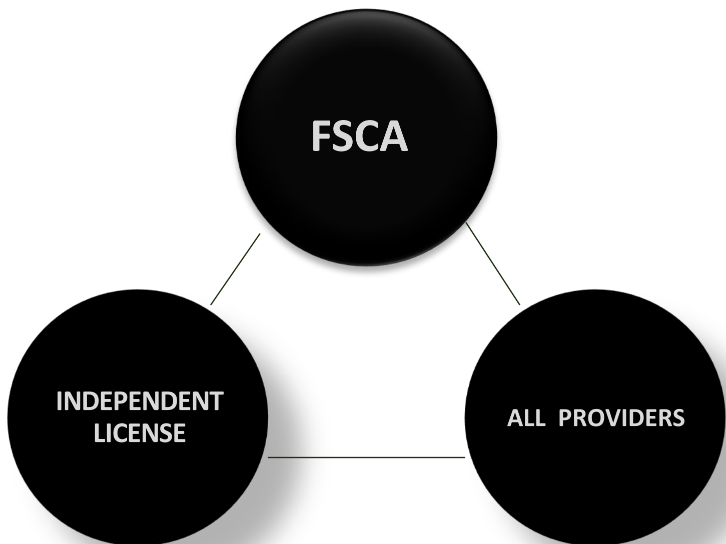
XPert Wealth (Pty) Ltd (2014/259028/07) is a 51% Black woman owned Independent Financial Services Provider, registered with the Financial Services Conduct Authority (FSP 51670) and The Council for Medical Schemes (ORG 50546) that, as an organisation, embodies the following elements.



<u>License categories:</u>

- Short term insurance Personal Lines
- Short term insurance Personal Lines A1
- Long term insurance sub category
- Long term insurance sub category B1
- Long term insurance sub category B2
- Long term insurance sub category B2 – A
- Long term insurance sub category B1 - A
- Long term insurance sub category C
- Retail pension benefits
- Short term insurance Commercial Lines
- Pension Funds
- Shares
- Debentures and securitized debt
- Health Service Benefits
- Long term deposits
- Short teem deposits
- Structured Deposits
- Participatory interest in a hedge fund
- Participatory interest in a collective investment scheme

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ABOUT US

1. A proven track record and service delivery model with more than 87 years combined Financial and Legal experience.

2. Independent Financial Advisory firm that offers a complete bespoke suite of advisory services in the Retirement Insurance, Asset Management, Health-care and Investment Sector for inter-alia, Private Companies, Public Sector Organisations and Individual Clients.

3. Continuity of expertise development through Financial Development Programs supporting well trained staff.

4. Technology integration and innovation - IT Development in the forefront with unique Data and CRM support (App support and design).

5. Continuity of Quality of service, guided by the FSCA principles.

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INDEPENDENCE

We are completely independent together with our associated providers.

EXPERIENCE

Our staff are experienced and have distinct set of skills and industry experience.

PLEDGE / COMMITMENT

We pledge our commitment to looking after the best interests of our clients and members.

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OUR SERVICE MODEL IS BASED ON 3 PRINCIPLES

PROFESSIONALISM:

We offer our clients professional advice based on sound knowledge of the industry and through corporate awareness, as opposed to merely selling products.

ETHICAL PRACTICE:

In offering our clients the necessary advice and services we are mindful of the interests of all the role players, e.g., Employee, Employer, Scheme and Administrator, Investor, Retiree and Pensioner. By being transparent and always acting with integrity we attempt to balance the interests of all the role players.

DUE PROCESSES:

We believe that a professional and ethical approach directly implies that due process is always followed.

AFFILIATIONS

We take pride in being affiliated with amongst others the following organisations to work with and various industry leading insurer companies.

KEY CLIENTS

workerslife
Protecting your future

Ford
Go Further

DISTELL

NUMSA
NATIONAL UNION OF METALWORKERS OF SOUTH AFRICA

LESEDI
TECHNICAL ENGINEERING
CONSULTING

Tuberflora
"JUST ADD WATER"

N.B.C.E.I
National Bargaining Council For The Electrical Industry Of South Africa

ARMSCOR
Armaments Corporation of South Africa SOC Ltd

P S S P F
PRIVATE SECURITY SECTOR PROVIDENT FUND

TRANSPORT
SECTOR RETIREMENT FUND
Moving Towards A Better Future

KFC

STEERS

NEW ERA

Telkom

CSG
HOLDINGS

RISKCON
security
TAILOR MADE SOLUTIONS

OFAS
Metal Events
ProAgri
Spare parts for Agricultural Implements

Eskom

FEDSAS

AFRIBOOM
CSG Group Company

Rentokil
Initial

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