

Roadmapfin.TM

map your finances

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INDEX

Letter of business	2
Why you should use Roadmapfin™	2
Join us on a trusted journey	3
The heartbeat of the mission	3
Flexibility with financial solutions	4
Transparency and accountability every step of the way	5
The financial roadmap philosophy	6
Confidentiality	6

LETTER OF BUSINESS

We speak your language. Planning today can mean confidence tomorrow.

When you hear the term “Financial Planning,” / “Estate Planning” what comes to mind? These phrases can evoke emotions and expectations, which may change depending on where you are in life.

As the name suggests, our financial planners help you plan out your financial goals and journey. They can review your current situation with accounts, assets, and investments and work with you to identify goals you want to reach and consider the best ways to achieve them.

The main role of our financial planners/advisors is essentially to help you make the most of the money you have and help it work for you in the long term. They'll help you generate a financial plan and work out a road map to help you grow and maintain your finances in the years to come, complete with expert advice and recommendations

Even though Estate Planning might sound like financial planning, it's a very different process. Estate planning is handled by our Estate Masters, and the process essentially involves determining the impact of your financial decisions in your estate, preparing your estate to save on taxes such as estate duty, capital gains tax, liquidity and how your assets and wealth will be distributed after your death. The process includes preparing wills and trusts, as well as making plans for possible eventualities which may occur in your lifetime, like physical incapacity or mental illness that might make it impossible for you to make financial decisions by yourself. A complete estate plan will therefore incorporate your will, trust, and necessary powers of attorney for various possible outcomes.

WHY YOU SHOULD USE Roadmapfin™

Plan effectively! We offer both types of Planners, expertise, and performance with a personal touch in solutions for sustainable generational wealth.

Our Financial Advisor's purpose is to lead you with clarity and is qualified to lead you as an **Estate Master** and as a **Financial Advisor**. It gives you the best of two high-way financial roads. They do not view your Estate Plan and your Financial Plan in isolation of each other but rather view them as intertwined with your succession plan in offering the best comprehensive service to you.

The collaboration between being an **Estate Master** and a **Financial Advisor** is the standard they are held to when advising you. As **Financial Advisors** they select financial products that are suitable for you according to your risk profile to match your need and product solution, while as an **Estate Master**, they include what the impact of a financial transaction will have on your Wealth / Estate / Legacy. This enables and empowers them to differentiate themselves from the ordinary Financial Adviser or even in the absence of the required communication from your Executor, an every-time lack. Most people never meet their appointed Executor as nominated in their will and miss out on crucial information.

Financially speaking, it's always important to plan. Life can be unpredictable, after all, and it's important to think ahead to not only preserve and grow one's wealth but also to plan for how it will be dispersed or distributed after one's passing.

That's where Roadmapfin™ financial advisors and estate masters come into play. These professionals can help you with a range of financial matters, but it's important to understand that financial planners and estate planners aren't quite the same thing.



A. We invite you to join us on a journey of trusted wealth-building opportunities

We're proudly registered under the South African Companies Act, **Roadmap Financial Services (Pty) Ltd reg no 2001/024299/07**, and certified as an Authorized Financial Service Provider by the Financial Sector Conduct Authority (FSP 14803). Additionally, we hold accreditation with the Council of Medical Schemes (ORG4219).

Since our establishment in 2001, we have been dedicated to helping clients secure a prosperous financial future with our innovative financial roadmaps. It takes the guesswork out of managing your finances and helps you understand the implications of each decision you make. Everyone has different goals, so it's essential to have a unique plan that works for you and your situation, both now and in the future.

In December 2016, we proudly rebranded these financial roadmaps to **Roadmapfin™**, reflecting our commitment to providing clear, actionable financial strategies. By 2020, we further strengthened our brand visibility with the tagline, "map your finances", emphasizing our mission to guide you on your financial journey.

We aim to help you live with the kind of financial confidence that makes a real and lasting difference. We're committed to equipping you with the right financial roadmap, support and guidance to help you get from where you are to where you want to be - however, it is a journey, and this is exactly what **Roadmapfin™ - map your finances** promise.

B. The heartbeat of our mission is clarity – the invaluable currency of our business

We don't just talk about financial roadmaps; we craft them for individuals, corporations, and cherished family-owned businesses. These financial roadmaps are more than guides; they're beacons illuminating the path forward, ensuring every decision and financial process is crystal clear. We believe in simplicity, making the implementation, maintenance, and revisions seamless to achieve the desired results and safeguard what matters most to you.

As an independent entity, we offer unbiased opinions and presentations, with no ties to any financial institution. Your trust and financial well-being are our sole priorities.

Our team comprises skilled Data Profilers, insightful Financial Planners, savvy Financial Advisors, Estate Masters, Legal Advisors and adept Intermediaries, all dedicated to providing unparalleled financial services tailored to your unique needs.

C. Flexibility with financial solutions

At Roadmap Financial Services, we believe in navigating the financial journey with flexibility and choice, offering our clients three distinct highways to financial success:

Roadmapfin™ Highway Map 1: Empowerment through Choice

Imagine a road where you're in the driver's seat, choosing the financial custodian that aligns perfectly with your vision and values. Our recommended financial solutions aren't just options; they're gateways to peace of mind. With a diverse array of financial products from institutions registered with the trusted FSCA (Financial Sector Conduct Authority), you're empowered to pave your path to prosperity.

We believe in giving our clients the power to choose their financial custodians. That's why, when we allocate more than 30% of new business to a particular financial institution listed below, it becomes the client's choice of custodian. It's about ensuring that our clients have a say in where their transactions should go, putting control firmly in their hands.

We are contracted with 25 Financial institutions as listed hereafter to provide solutions for your Life / Invest / Retire / Insure / Healthcare needs.

Momentum, Sanlam, Old Mutual, Stanlib, Liberty, Clientele, Sanlam Sky, Hollard, Discovery, Investec, Allan Gray, PPS, Marriott, Glacier, Investec, PSG, Itransact, Fedhealth, Profmed, Bonitas, Bidvest, Absa Investment Management Services (AIMS), Fedgroup, Brolink, Santam, Capital Legacy.

Roadmapfin™ Highway Map 2: Embark on the Journey of Diversification

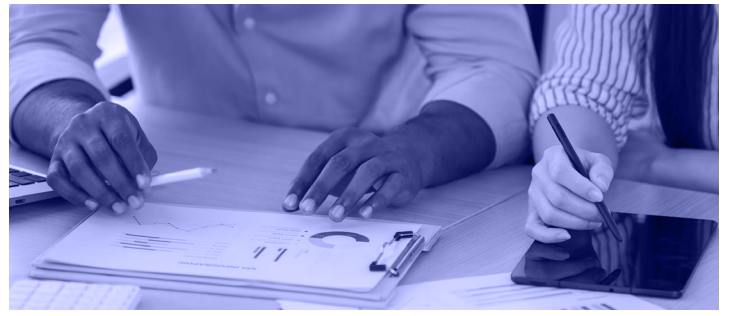
Diversification stands as cornerstone of prosperous wealth management, acting as a beacon of clarity through even the stormiest financial seas. Our approach champions this wisdom, ensuring your financial security even amidst the unpredictable. How do we do it? By offering a curated selection of financial solutions backed by a myriad of products from various financial institutions.

In the world of finance, diversity isn't just a buzzword; it's a compass guiding us towards financial resilience. When it comes to investments and retirement planning, we go the extra mile, charting a course that's brimming with diversity — a roadmap designed to safeguard your capital and nurture growth.

Think of diversification like safeguarding your wealthy eggs. You wouldn't want to risk breaking them all by **placing them in one basket**, would you? Instead, we spread the risk, ensuring that even if one basket tips, your nest egg remains intact. Sure, there's a chance you might lose one egg, but with a diverse array of baskets, the odds are stacked in your favor.

At Roadmap Financial Services, we're more than just advisors; we're architects of financial security. From Tax-free Savings Accounts to Guaranteed Investments, from Retirement Annuities to Life Insurance, we offer a plethora of products tailored to your unique needs. It's about building a robust portfolio, one that withstands the tests of time and market fluctuations, ensuring your financial future remains bright and secure.





Roadmapfin™ Highway Map 3: Client service is our top priority!

Our goal is to exceed your expectations and provide unmatched service. We measure our success by the satisfaction level of our clients because we want to be your number one choice for all your financial needs.

Whether you need help with financial planning, retirement planning, investment planning, estate planning, succession planning, or healthcare planning, we've got you covered. Our team is dedicated to delivering solutions that add value to your life and help you achieve your goals. But that's not all. At the heart of our service lies an unwavering commitment to your empowerment. **Our customer service** isn't just a department; it's a lifeline, a centralized hub of support bolstered by a team dedicated to your success. Gone are the days of navigating financial complexities alone – with us, you have a partner every step of the way.

We don't just talk about exceptional customer service – we live and breathe it. Just like your fingerprint is uniquely yours, so is the service you receive from us. We understand that you're one of a kind, and that's why we tailor our support to match your individual needs and preferences.

When it comes to addressing your concerns, we don't believe in delays. Timeliness is our mantra, and we pride ourselves on our ability to respond promptly and comprehensively to your requests. Our dedicated team at service@roadmapfin.co.za is comprised of seasoned professionals – from administration personnel to data profilers, financial planners to advisors – all equipped with the skills and credentials needed to ensure every interaction is handled with the utmost care, accuracy, and professionalism.

D. Here's how we ensure transparency and accountability every step of the way

Your trust matters, which is why we're committed to upholding the highest standards in determining our "Client's choice of custodian." Whenever we allocate more than 30% of new business to a specific financial institution, you can rest assured it's a decision made with careful consideration and in your best interest. Plus, our Professional Indemnity Insurance, underwritten by Marsch Policy Nr 800877-24, provides an extra layer of protection, giving you peace of mind knowing your assets are safeguarded.

In addition, our compliance with FAIS legislation is not just a checkbox – it's a cornerstone of our operations. We undergo rigorous audits and monitoring by Masthead Distribution Services (Pty) Ltd., Practice nr 67, a compliance practice approved by the Financial Sector Conduct Authority (FSCA). Their contact details are readily available, ensuring transparency and accessibility should you have any questions or concerns.

Your satisfaction is paramount. If at any time you're unsatisfied with the advice or service you've received, we encourage you to reach out to The Complaints Department, Roadmap Financial Services, by e-mail at service@roadmapfin.co.za — your feedback matters, and we're here to address any issues promptly and effectively.

If, by any chance, your concerns aren't resolved to your satisfaction by Roadmap Financial Services, know that you have avenues for further assistance. You can escalate your complaint to the Ombud for Financial Service Providers, info@faisombud.co.za. They're here to lend a helping hand, ensuring fairness and resolution in any financial dispute.

E. We live the financial roadmap philosophy

We empower our advisors with a top-notch operational platform, ensuring that all business strategies are built on a solid foundation.

While there are many financial roads to choose from, not all of them will lead you to your destination in the most efficient or safe way. That's where our financial roadmaps, **Roadmapfin™**, comes in - guiding you every step of the way towards your financial goals. At Roadmap Financial Services, we're here to help you navigate the sometimes-complex world of finance and ensure you reach the outcomes with confidence.

At Roadmap Financial Services, our mission goes beyond just managing wealth – it's about illuminating the path to financial clarity for everyone we serve.

We believe that the most valuable gift we can offer is guiding others towards a clearer understanding of their financial journey. This isn't just a job for us; it's a calling deeply ingrained in our culture of support and mentorship. By embracing this philosophy, we stay nimble and adaptable, always ready to embrace change and deliver cutting-edge insights and knowledge to our clients.

Empowerment is at the core of what we do. We provide our advisors with a robust operational platform, equipping them to not only devise but also fortify business strategies and relationships. Our consultation with you is embraced as a collaborative process in learn to know you better, gathering information to feed our analysing methods for best recommendations. It ensures a meaningful voice in shaping your financial roadmap, the implementation and maintenance thereof.

F. Your information is confidential

Do you ever feel like your personal information is being mishandled by organizations? You're not alone. Many people in South Africa have a deep mistrust when it comes to how their data is being used. The Protection of Personal Information Act (POPIA) of 2013 is here to help protect your privacy.

At our company, we take consumer privacy very seriously. We believe that you should never have to question how your information is being used. That's why we've built our Privacy Policy Statement on three key objectives:

- Respect for consumer privacy.
- Provision of transparency on information processing.
- Provision of security to protect against cybertheft, data loss, and identity theft.

With POPIA, we are committed to keeping your data safe and secure. Your privacy is in good hands with us.

At our core, we prioritize the protection of your privacy through secure consumer interactions, robust data encryption, and reducing data permanence. We're committed to ensuring data safety, fostering interoperability of devices and applications, and providing secure data storage. Rest assured, we fully comply with the Protection of Personal Information Act of 2013 (POPIA) to safeguard your information and prevent any breaches or loss.

Because at the end of the day, POPIA is not just about security — it's about honouring and respecting the rights of every data subject.



Roadmap Financial Services (Pty) Ltd Reg No. 2001/024299/07
is an Authorised Financial Services Provider (FSP14803).

