1995 - 2020

COMPANY INFORMATION BROCHURE

We believe that everyone has a right to financial freedom

NLD
Independent Financial Advisors

COMPANY VISION

MISSION

To maintain an independent, compliant and sustainable business through a skilled team who are committed to delivering affordable service excellence to individuals and groups, using only best-of-breed service providers and products.

VISION

By placing a high value on integrity, honesty and transparency in all our business dealings, NLD strives to be a quality financial services consultancy offering cost effective financial solutions to individuals and groups.

As people are at the heart of our business, our staff and clients are seen as valued partners.

Service excellence is our client commitment and sustainable profitability an imperative.

WHY NLD?

When looking for the right Financial Advisor to manage your employee benefit programme or personal investments, you need a name you can trust.

Since 1995, the name NLD Financial Advisory Services (NLD), a family run business with representation along the entire coast, has become synonymous with providing both individuals and small-to-medium businesses with affordable consultancy services.

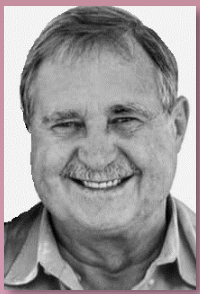
Our skills, wealth of experience, personalised service and integrity has set NLD apart in an industry where receiving "best advice" is key. As a result, we have built strong, long-standing relationships with many loyal clients.

INDEPENDENT ADVICE

Strategic to our business model is complete independence. While NLD has been appointed to represent a select group of service providers and has partnered with others to provide our clients with access to specialist skills, we remain free of any association, shareholding or financial link. This means that NLD is not incentivised in any way to promote any specific service provider or their products.

This removes any possibility for a conflict of interests. In all our business dealings, our client's interests are placed first!

OUR PEOPLE



JOHN NICOL (Main Member – Senior Financial Advisor)

Founder of NLD, John has industry experience dating back to 1968. A past director of First Bowring Consulting & Actuaries in KZN, his passion for service led to the establishment of NLD in 1995; a consultancy that provides independent and affordable financial services to individuals and groups.

DAVID NICOL (Member – Senior Financial Advisor)

David joined NLD in 2009. He started in financial services in 1974 at Old Mutual, and is also a past director of First Bowring Consultants & Actuaries (Western Province & Namibia). Before joining NLD he was part of the original Metropolitan EB Exco and later specialised in Investments.

JASON NICOL (Head of Operations – Financial Advisor)

Jason successfully ran his own business prior to joining NLD in 2013. As head of operations, he is responsible for all client administration services based in Port Elizabeth. Jason is a qualified Financial Advisor and member of the NLD Investment Committee.

BRYAN NICOL (Financial Advisor)

Bryan joined NLD in 2012. After obtaining his Bachelors degree in Industrial Psychology and Business Management from UNISA, he ran his own successful recruiting business. Based in Cape Town, Bryan is a qualified Financial Advisor and a key member of the NLD Investment Committee.

ADMINISTRATION TEAM

All client administration is carried out by an experienced and skilled service team based in Port Elizabeth. NLD makes use of the latest technology to ensure accurate advice, counselling, reporting and compliance. The team is headed by Jason Nicol.

INVESTMENTS

FOR GROUP RETIREMENT FUNDS AND INDIVIDUALS

NLD favours the "multi-manager investment method" when designing portfolios unique to each client. By grouping different Funds with varying views of the markets, reduces risk and volatility without impacting on performance. Each solution is regularly monitored to ensure:

- Consistent, benchmark beating returns
- At reduced risk to peers
- By accessing only the very best, in-form asset managers and Funds
- At competitive fees.

To assist our consultants in constructing client portfolios, NLD has partnered with the largest multi-manager research team in South Africa, Sanlam Multi-manager International (SMMI). This partnership provides NLD with access to research professionals with a specific multi-manager skill-set.

Clients benefit from SMMI's rigorous and detailed research. After analysis, the NLD Investment Committee communicates their findings to our Financial Advisors who are then abled to make informed client portfolio change recommendations.

Each client portfolio is designed after establishing the needs of the client which includes considering specific requests such as the need to:

- Avoid investing in assets or products linked to military activities
- Invest in socially responsible products
- Comply with religious mandates.

Independent, affordable services and advice to

BUSINESSES

EMPLOYEE BENEFITS

- RETIREMENT FUND: NLD advises on all aspects of Retirement Fund Administration from sourcing an appropriate umbrella fund or group retirement annuity administrator to claim settlements.

- PRE & POST RETIREMENT COUNSELLING: NLD assists individuals in creating a sustainable retirement lifestyle by recommending tax efficient investment products before retirement. But investment consulting does not stop there. It continues for the life of the client.

- RISK POOLING: The NLD Risk Pool is a group risk umbrella arrangement allowing small to medium sized clients to participate in preferential rates and Medical Free Cover concessions. While clients benefit from being part of a bigger risk pool, there is no cross subsidy of premiums or claims experience.

- ACTUARIAL CONSULTING SERVICES: NLD has established relationships with independent actuarial firms throughout South Africa offering a full range of competitively priced, professional actuarial services to our clients.

Independent, affordable services and advice to

INDIVIDUALS

INDIVIDUALS IN BUSINESS

- Tax efficient Buy and Sell Agreements
- Partnership and Key Man Insurances
- Group Retirement Annuity Funds

INDIVIDUALS AND THEIR FAMILIES

- Life Assurance, Disability Income and associated Risk Insurances
- Estate Planning
- Individual Retirement savings analysis and consulting
- Retirement Annuity and Preservation Funds
- Personal Short Term Insurance
- Access to NLD's Multi-manager investment expertise

All the above is available at competitive and totally transparent fees.

TALK TO US

REGISTERED OFFICE

PORT ELIZABETH

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FINANCIAL ADVISORS

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