COMPANY INFORMATION BROCHURE

We believe that everyone should be able to enjoy financial freedom

NLD
Independent Financial Advisors

COMPANY VISION

MISSION

To maintain an independent, compliant and sustainable advisory 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

We place a high value on integrity, honesty and transparency in all business dealings and strive to be a quality independent financial advisor offering cost-effective financial solutions to individuals and groups.

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

Service excellence is our client commitment and sustainability an imperative.

WHY NLD?

We believe that everyone should be able to enjoy financial freedom.

This begins with defining your dreams and aspirations, setting attainable goals, and putting a personalised financial plan in place that suits your specific needs.

We understand that financial planning can be confusing and even intimidating. That is why we value simplicity and aim to empower our clients with the knowledge and understanding to take control of their financial future.

NLD Independent Financial Advisors is a family business established in 1995. Whether you are an individual looking to achieve financial freedom, or a business needing employee benefit or assurance advice, we will work with you to achieve success.

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 (Director – Senior Financial Advisor)

My entire working life has been in financial services and in 1995, I co-founded NLD in Port Elizabeth. What motivates me is providing clients with workable solutions to address their financial needs and goals. When not at work, I can be found exploring the Drakensberg and other scenic spots in our beautiful country with family.

DAVID NICOL (Director – Senior Financial Advisor)

Having chosen financial services, I spent much time in corporates before joining NLD in 2009 in Cape Town. I enjoy time spent with clients, learning about their goals and helping them achieve financial wellness. Outside work, I enjoy my family, friends, our dogs and photography; preferably in one of our many game parks.

JASON NICOL (Head of Operations – Financial Planner)

As a newcomer to the industry, I joining NLD in 2012. Having worked locally and abroad, I changed career to suit my personal aspirations. I like to provide advice to businesses and individuals to enable them to make informed financial decisions. My wife and I love to travel and explore the back roads and game parks.

BRYAN NICOL (Financial Planner)

After university, I ran my own recruitment business for several years. In 2016 I left to join NLD. I value working with people who strive for financial freedom and I help clients understand their financial decisions to achieve this. I love travel time with my wife or exercising. We love to discover new cultures, food, and people.

CHERISE ENSLIN (Financial Planner)

I commenced my financial planning career with NLD in 2018 in my final year of university. As a professional, I love working with other young professionals who see the importance of planning their finances. With my fiancé we like to travel, meeting new people, discover new cultures and cuisines, and seeing the vast beauty the world has to offer.

ADMINISTRATION TEAM

All client administration is carried out by an experienced and skilled team making use of latest technology to ensure accurate advice, counselling, service and compliance.

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: NLD makes use of the group risk pooling 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

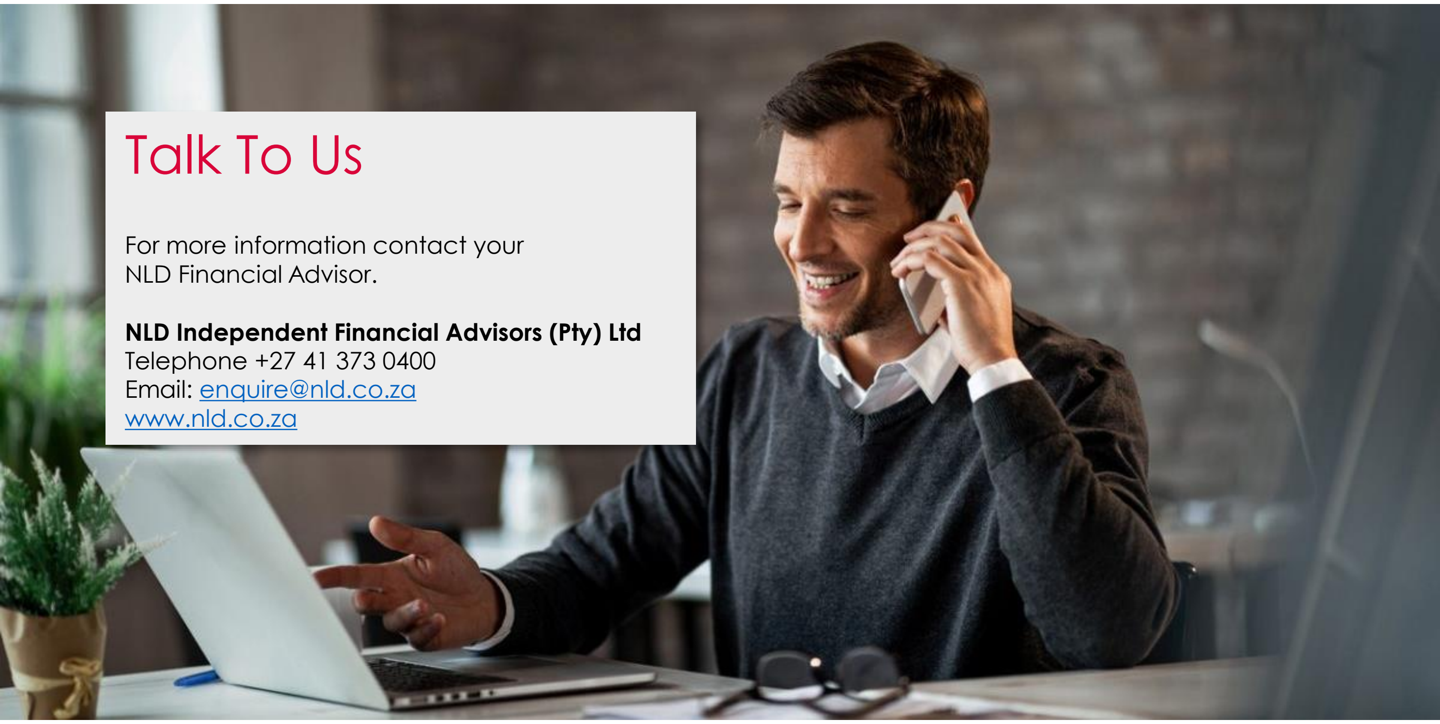
INDIVIDUALS IN BUSINESS

- 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

For more information contact your
NLD Financial Advisor.

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