COMPANY INFORMATION BROCHURE



We believe everyone should enjoy financial freedom





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.

MHA NTDS

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 my earlier years in the corporate world 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.

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.



FOR GROUP RETIREMENT FUNDS AND INDIVIDUALS

When designing bespoke portfolios for clients, NLD favours the "multi-manager" investment method. By grouping reputable asset managers and funds with differing philosophies and strategies, risk and volatility is reduced while targeting:

- · Consistent, benchmark beating returns
- At reduced risk to peers
- 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 (SMM). This partnership provides NLD access to research professionals with a specific multi-manager skill-set.

Clients benefit from SMM's rigorous analysis and detailed research. This is discussed with NLD at our quarterly NLD Investment Committee meetings, and the results are fed through to our Financial Advisors who are then able to make informed investment portfolio recommendations.

Each bespoke portfolio is designed after establishing the correct profile of each client which includes considering specific needs such as:

- Investment growth target
- Tolerance for risk
- Length of the investment.



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 premium collection and 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 into retirement for the life of the client.
- RISK POOLING: NLD makes use of the group risk pooling administration service
 providers that allow small to medium sized clients to participate in preferential
 rates and medical free cover concessions.
- 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.



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 Wrap Funds managed in conjunction with Sanlam Multi Managers, the largest investment research and analysis company in SA.

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



