Wealth and Investment Management

RMB
PRIVATE BANK

Traditional values. Innovative ideas

Manage, grow and protect your wealth

A HOLISTIC APPROACH TO YOUR WEALTH AND INVESTMENTS

At RMB Private Bank, we see the growth and accumulation of your wealth as a journey. As your dedicated wealth advisory partner, we will integrate all your financial affairs in designing the most effective wealth plan for you, thus , ensuring that your investment portfolio aligns with your estate and tax planning as well aslending structures. We will guide you on how best to structure, implement and manage your portfolio, working closely with you over the long term.

Service	Why it works for you
Wealth management and financial planning	We will design a legacy-building plan that fits with your needs: • We start by getting a thorough understanding of your financial affairs, family situation and estate structures. Your circumstances, goals and requirements then inform the investment objectives • Our investment recommendations are based on our core philosophy of wealth preservation or protection and pre-determined outcome based investing. We also follow an independent approach to recommend an asset allocation for your risk profile • Once your portfolio has been implemented, your Wealth Manager will provide ongoing support

KNOWLEDGABLE, EXPERIENCED TEAM – GET EXPERT GUIDANCE TO SHAPE YOUR INVESTMENT GOALS

With specialist expertise in investments, retirement planning, tax and fiduciary services, our Wealth and Investments Management team is strongly positioned to advise you on the most advantageous way to structure, implement and manage your investment portfolio.

We also use our wide network of resources to your advantage. As part of the FirstRand Group, RMB Private Bank has direct access to investment opportunities usually reserved for institutional investing, and we will open those opportunities to you in furtherance of your objectives.

Our services include:

- Financial planning and investment advice
- Business ownership and succession planning
- Advising on local and offshore structures and investment portfolios
- Estate planning, wills, trusts and fiduciary-related services

DISCIPLINED PHILOSOPHY AND APPROACH – A SOLID FOUNDATION TO GUIDE YOUR INVESTMENTS

Prudent investing requires planning, patience and an extremely disciplined approach. All our investment recommendations are based on our core philosophy of wealth growth, preservation or protection and pre-determined outcome based investing. We also follow a disciplined and independent approach to your investment, guided by the principles of sound analysis and a strong fundamental focus that will make your investment portfolio work for you.

In helping you manage your wealth, our Asset Allocation Committee also recommends an asset allocation for your risk profile. Finally, after your portfolio has been implemented, your Wealth Manager provides ongoing support through:

- Comprehensive and consolidated reporting and annually updating your cash flow
- Rebalancing your portfolio in line with your cash flow and any market or product changes
- Meeting with you when required

Wealth and Investment Management

LOCAL AND OFFSHORE INVESTMENT EXPERTISE

We will help you create a direct equity portfolio that is personalised to your investment profile. Based on your wealth strategy and how much of an active role you would like to play, we will structure your portfolio accordingly. You are able to select from:

- The Discretionary Portfolio, where we manage your portfolio for you. By choosing a selected model portfolio, your Portfolio Manager will manage your money for you and is available to assist you. All portfolio decisions are made within a framework of a rigorous and disciplined process. A top down approach to asset allocation is combined with a bottom up analysis of specific investments
- The Non-Discretionary Portfolio, where you manage your portfolio yourself and trade online or through the FNB Securities dealing desk at your convenience
- The Co-Pilot Portfolio, where we partner with you on portfolio management. Your portfolio is based on a selected model portfolio and then tailored according to your investment needs and your desired level of involvement

Service	Why it works for you
Knowledgable, experienced team – get expert guidance to shape your investment goals	With knowledge and skill in investments, retirement planning, tax and fiduciary services, our Wealth and Investments Management team is well equipped to advise you on the most advantageous way to structure, implement and manage your investment portfolio.
Personalisation of your wealth plan – legacy planning that fits your needs and circumstances	Your Wealth Manager will help you design a legacy-building plan that corresponds with your needs. We get a thorough understanding of your financial affairs, family situation and estate structures. This informs the investment objectives for which we aim, and we will take the most advantageous path to help you achieve them.

Service	Why it works for you
Disciplined philosophy and approach – a solid foundation to guide your investments	Our investment recommendations are based on our core philosophy of wealth growth, preservation or protection and pre-determined outcome based investing.
Flexible portfolio management – choose your level of control over your portfolio	We will help you create a direct equity portfolio that is personalised to your investment profile. Based on your wealth strategy and how much of an active role you would like to play, we will structure your portfolio accordingly.

CONTACT US FOR MORE INFORMATION

As an RMB Private Bank client, you can use a channel that best suits your needs in order to apply for this innovative and customised solution:

- Call your Private Banker directly
- Contact the Service Suite on 087 575 9411 available 24 hours a day 7 days a week
- Visit www.rmbprivatebank.com