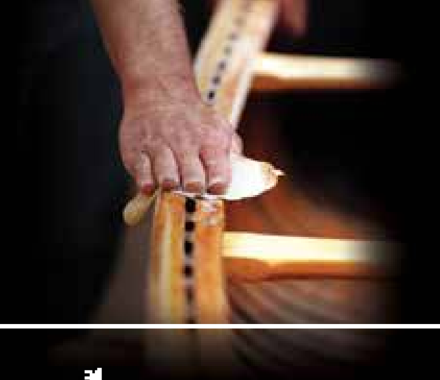
WEALTH AND INVESTMENT MANAGEMENT FACT SHEET



WEALTH & LEGACY MANAGEMENT

RMB PRIVATE BANK
A division of FirstRand Bank Limited

Our Wealth and Investments team of experts uses a dynamic approach to advise you on the design, implementation and management of your investment portfolios. This team is knowledgeable in the fields of investments, retirement planning, tax and fiduciary services. Our solutions help you manage, grow, preserve and protect your wealth.

As part of the FirstRand Group, RMB Private Bank has direct access to investment opportunities not typically available to investors outside the institutional investing space. We integrate all of your financial affairs; your investment portfolio is not viewed in isolation to your estate planning, tax situation and lending structures.

WEALTH MANAGEMENT TO OPTIMALLY PLAN YOUR FUTURE

Our role as wealth manager is to help you optimally design your legacy-building journey. We do this by getting a thorough understanding of your financial affairs (balance sheet and income statement), family situation and estate structures. This informs the investment objective or outcomes that we aim for.

Our investment philosophy relies on rational assumptions and arguments that provide the basis for how we make investment decisions. Every investment recommendation we make is based on our core philosophy of wealth/capital preservation or protection and pre-determined outcome based investing.

We adhere to a disciplined and holistic 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.

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

PORTFOLIO MANAGEMENT TO IMPLEMENT YOUR INVESTMENT STRATEGY

With RMB Private Bank, you can 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 are able to structure your portfolio accordingly.

All individual 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 Discretionary Portfolio allows us to manage your portfolio on your behalf. By choosing a selected model portfolio your Portfolio Manager will manage your money for you and is available to advise and assist you.
- The Non-Discretionary Portfolio allows you to manage your portfolio yourself and trade online or via the FNB Securities dealing desk at your convenience.
- The Co-Pilot Portfolio enables us to partner with you throughout the portfolio management process. Your portfolio is based on a selected model portfolio and then tailored according to your investment needs and your desired level of involvement.

Our Asset Allocation Committee suggests a recommended asset allocation for your risk profile. After your portfolio has been implemented your wealth manager provides ongoing support by:

- Providing 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
- Personally meeting with you when necessary

STOCKBROKING

Our stockbroking service provides you with greater autonomy in portfolio decisions. You can choose the full service stockbroking or a self-service offering through our sophisticated online trading system. As part of our service we offer the following through our website.

- 24/7 access to your portfolio, transaction information also including historical data and performance
- Trade live on the equity market
- Comprehensive stop loss feature for active traders
- Top 5 buyers and sellers in the market per share
- Detailed fundamental ratios - e.g. dividend yields and P/E ratios
- Online technical charting functionality
- Link multiple accounts to one user name
- Send payment request online

- Tax reports
- Access to FNB Securities App through our FNB Banking App
  - Trading on your FNB Securities account
  - Keep track of your portfolio with an overview of your shares, dividends and SENS information
  - View market indicators and research

WE OFFER

	FULL SERVICE STOCKBROKING	SELF-SERVICE STOCKBROKING
Dedicated and highly qualified relationship managers	■	
Personalised service offering based on client's unique needs	■	
Carefully designed individual investment strategy in line with our asset allocation philosophy and in collaboration with other specialists in the FirstRand Group	■	
Offshore investments	■	■
Structured Products	■	■
Cash Management Solutions	■	■
Administration of assets	■	■
Access to full online system, fnbsecurities.co.za	■	■
Access to FNB Securities dealing desk that can facilitate telephone trades	■	■

As a stockbroking client, you will have access to daily stock market commentaries, local and foreign market indicators, news, weekly overviews, research, investment and trading ideas, a monthly newsletter and a host of other daily, weekly and monthly information.

LOCAL AND OFFSHORE INVESTMENT EXPERTISE

Through Ashburton Investments, the investment management arm of the FirstRand Group, you have exclusive exposure to a variety of investment options, including:

- Asset Management Funds: achieve real long-term growth with a moderate degree of risk
- Multi Asset, Cautious, Balanced and Aggressive Funds: gives you the flexibility to choose your desired level of exposure to volatility
- Regional Equity Funds: maximize capital growth by investing in region-specific equities
- International Equity Funds: maximize capital growth by investing in international equities
- Money Market Funds: minimize volatility through a low risk investment
- Bespoke Portfolios: create your own global share portfolio

ESTATE PLANNING

Our personalised estate planning solutions meet you and your family's needs, ultimately securing your legacy for generations to come. Our services include:

- Will Drafting (local and offshore)
- Trust Formation (local and offshore)
- Estate Duty Calculation and Liquidity Analysis
- Succession Planning
- Trusteeships
- Administration of Deceased Estates
- Tax Planning
- Offshore Company Structuring

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 24/7 Service Suite on 087 575 9411
- Visit www.rmbprivatebank.com
- Download the RMB Private Bank app