

INTRODUCTION TO OUR SERVICES AND FEES

We are a leading capital solutions and alternative investments company

Background

Atlantic Capital is an owner-managed financial services provider. We provide clear objective and client centric investment advice in both traditional and non-traditional alternative investments, being real estate and/or private equity. We are registered tax consultants and provide comprehensive tax planning services, as well as financial planning and risk-based advice for your estate planning and tax liabilities. Atlantic Capital Partners (Pty) Ltd offers financial advice and intermediary services regarding all aspects of financial planning and wealth management. Please see list of non-exhaustive services below. Our purpose is to enrich the lives of our stakeholders, clients and partners, by actively helping them build prosperous businesses and investments that can thrive and flourish, putting them in a better position than before.

Client Value Proposition:

Our business model is one of a limited client base of carefully selected individuals, who are comfortable with and recognize the value of working with one financial planner. By doing so, we are able to concentrate on each individual's portfolio and requirements and focus on excellence. This is in line with the Financial Sector Conduct Authority (FSCA) mandate of treating clients fairly (TCF) with professionalism, honesty, and integrity.

Key Differentiators

- We provide and develop truly unique financial solutions for our clients' needs and circumstances.
- We are one of the only companies in South Africa that are dually registered with the FSCA and the PPRA, thus being able to provide services across a wider range of investable assets than traditional firms.
- We are fiercely unbiased and independent.
- We offer flexible fee based structures.

Tailored service offering

- Direct line to me or my office to answer queries
- Regular reviews of your financial plan (virtual or in person) – statutory minimum of 1 time per year required.
- Bespoke advice mandates & intermediary services
- Ad-hoc consulting on an hourly fee basis
- Professional introductions

What you can expect from us as your financial advisors

- Make informed financial decisions
- Optimize your portfolio construction and risk taking
- Simplify your financial life – help you attain your financial goals
- Guide you to successful outcomes and financial peace of mind
- Help you build and manage your own portfolio (on an hourly fee advice model - if preferred)
- Business assurance and risk planning
- Business valuations and exit strategies (succession planning for your business)
- Financial modelling and investment analysis
- Property investments

What we ask of you

- Full disclosure of your personal information in order to make proper recommendations.
- Keep us informed of any changes to your circumstances as and when they occur.
These include; changes in address, employment, marital status, status of number of dependents, changes in level of income, changes in smoker status, death, illness or disabilities in the family or business partner, inheritance, sale of shares in business, changes in medical circumstances, children leaving home, buying/selling of property, buying/selling equipment for your business and taking on or paying off debt (e.g. personal loans, business loan, mortgages).
- Open communication with us to let us know how we are doing and if we are meeting your expectations.



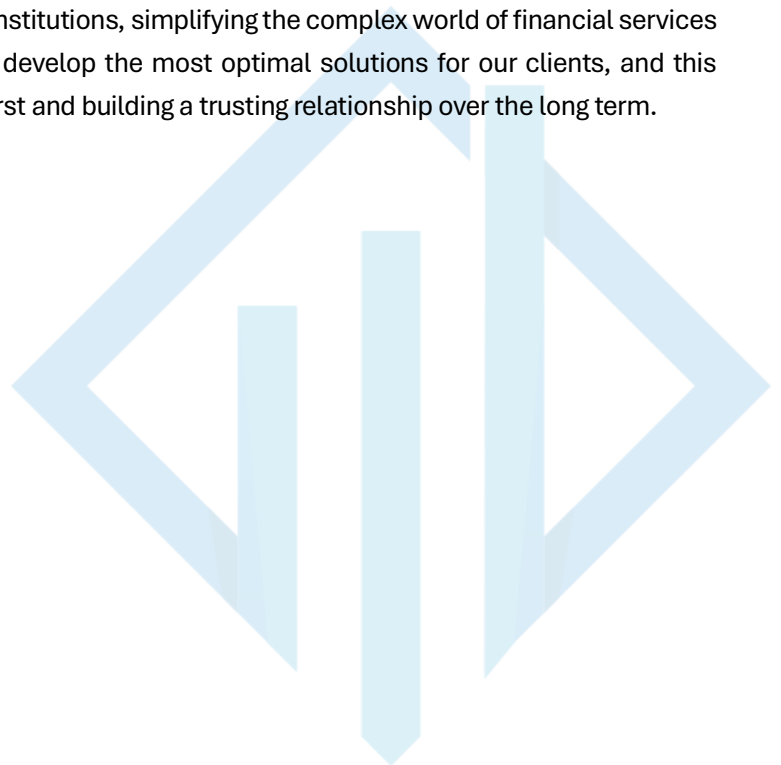
WEALTH MANAGEMENT AND FINANCIAL PLANNING SERVICES

We offer wealth management and consulting for traditional investment portfolios tailored for each individual clients needs and circumstances. Our fee model is flexible and designed to give the investor the option of paying an hourly consultation for those who prefer to self-manage their finances, but with the input of a professional consultant, as well as the more traditional fee model based on an annual fee percentage of assets under management.

Below is a non-exhaustive list of our financial services offered:

- Risk-adjusted Portfolio Analysis & Construction
- Savings & Investment Planning
- Retirement Planning
- Budgeting & Cash Flow Management
- Risk Cover Planning / Life Insurance
- Estate Planning & Wills
- Education Funding
- Medical Aid & Gap Cover
- Income Protection
- Asset protection planning
- Short-term Insurance
- Business Assurance
- Business Succession Planning
- Buy-and-Sell Agreements
- Structured offshore solutions
- Property investment planning (separate mandate)
- Tax advice (separate mandate)
- Advice for yourself
- Advice for your business
- Advice for your estate

Atlantic Capital provides clients with personalized independent investment advice that helps bring about financial peace of mind and comfort, knowing with confidence that the right investment decisions have been made. We focus on services and solutions across a broad range of assets classes and institutions, simplifying the complex world of financial services across all our clients' investment needs. We design and develop the most optimal solutions for our clients, and this requires carefully listening and engaging with our clients first and building a trusting relationship over the long term.



OUR FEES

Did you know that it costs more than R25,000 just to onboard a client and do basic financial needs analysis? The financial planning process is intended to gather all information pertaining to your needs and circumstances, carefully analyse them and then make recommendations and implement a plan unique to your needs and circumstances and review this on an ongoing basis.

For investments, we may charge an initial set up fee and an annual fee according to the **sliding scale (Lehman formula)** as shown on the tables below.

A) INVESTMENT ADVICE FEES:

You can choose to pay us directly from your bank account via debit order or via a fee from your investments.

Initial once off set-up fee including compliance fee:

Size of asset	Fee	Fee + VAT
Flat rate	R10,000	R11,500

Ongoing advice fee - sliding scale or tired fee structure table:

Size of assets under advice	Fee	Fee + VAT
Assets less than R5m	1.5%	1.73%
R5m – R10m	1%	1.15%
R10m – R25m	0.5%	0.58%
Assets above R25m	0.3%	0.35%

Example of our ongoing advice fees on different portfolio values:

Size of assets	Annual Fee % (incl. VAT)	Annual Fee (Rands)	Monthly Fee (Rands)
R2m	1.73%	R34,600	R2,883
R7m	1.56%	R109,500	R9,125
R15m	1.34%	R201,500	R16,792
R30m	0.96%	R288,500	R24,042
R80m	0.58%	R463,500	R38,625

Should you prefer to choose a flexible hourly fee structure, we charge **R2,950 (excluding VAT)** for hourly consultations to discuss your financial needs and issues and how to address them. These include estate plans and best investment choices for specific goals and needs. You can decide to opt for a self-managed bespoke investment plan with detailed written investment strategy for a fixed fee of **R60,000 (excluding VAT)**. Our fees and rates are reviewed on an annual basis.

B) INSURANCE PRODUCT COMMISSIONS:

Commissions on Insurance Products

Atlantic Capital Partners is paid a commission for insurance related business directly from the Insurance providers. This is in line with industry standard rates as outlined in the Long-term Insurance Act and the Short-term Insurance Act. Refer to relevant product quotations for exact details.

OUR PROCESS

Our investment planning process is very intensive and incorporates the gathering of information, discovering your needs and goals, identifying risks, analyzing your goals and objectives, presenting and making recommendations, discussing solutions, and implementing agreed plans and monitoring them on an ongoing basis, and making necessary adjustments as required from time to time.

Please indicate which of our services you require:

1. Wealth Management – (ongoing annual advice fee)
2. Insurance and business risk assurance – (commission fee)
3. DIY Bespoke Investment plan – (once off fee)
4. Estate plan including mock L&D account – (hourly consultation)
5. Self-managed investor – (hourly consultation)
6. Email consultation – (hourly consultation)
7. Tax advice – (hourly consultation)
8. Tax opinions (in terms of section 223) – (per quote)
9. Property investments (per separate mandate)

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WANT US TO CALL BACK YOU BACK?

YOUR NAME: _____

PHONE NUMBER: _____

PLEASE INDICATE A DATE AND TIME FOR CALL BACK: _____

SUBJECT MATTER TO DISCUSS: _____

SEND IT TO [INFO@ACP.CO.ZA](mailto:info@acp.co.za)