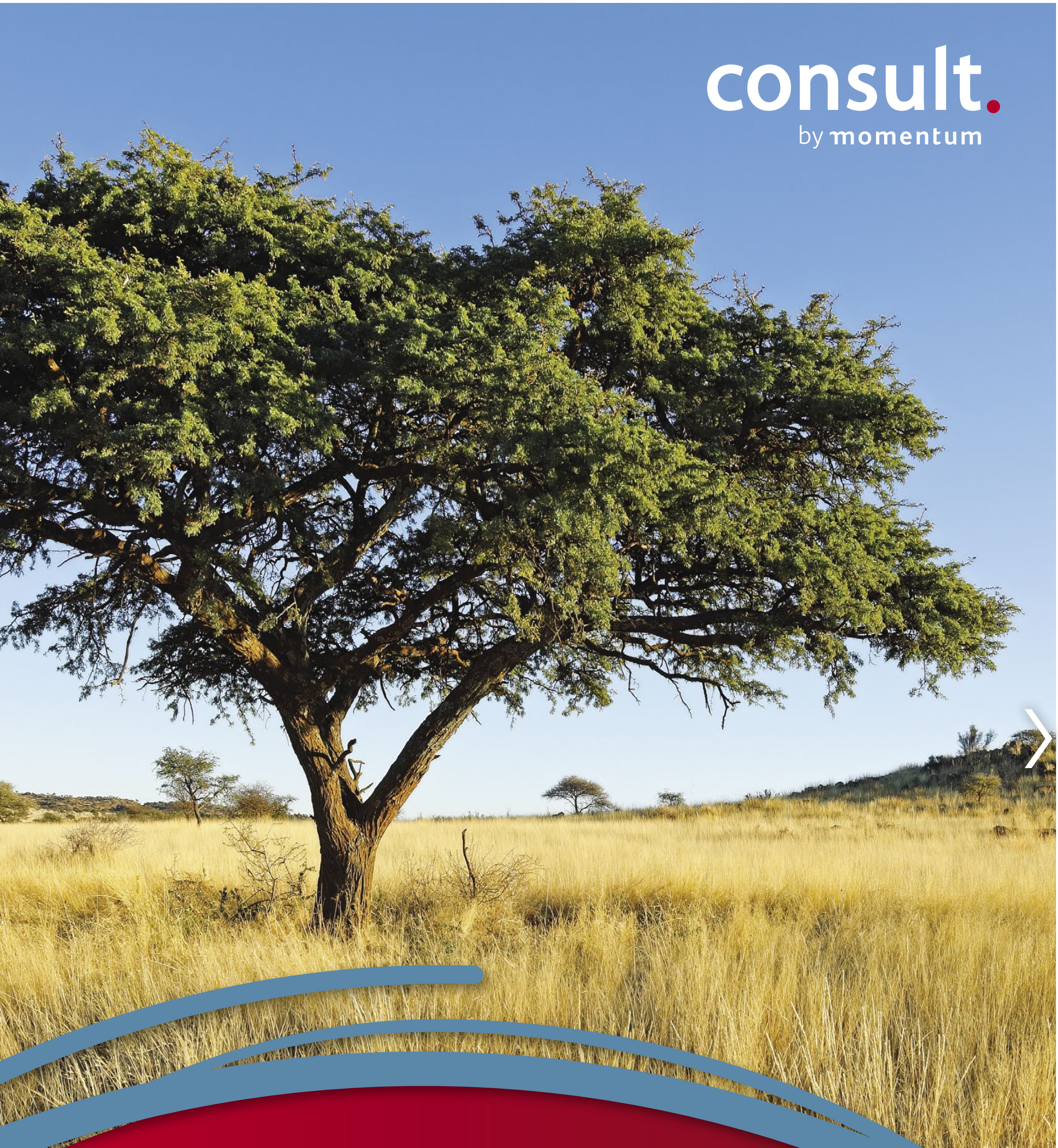


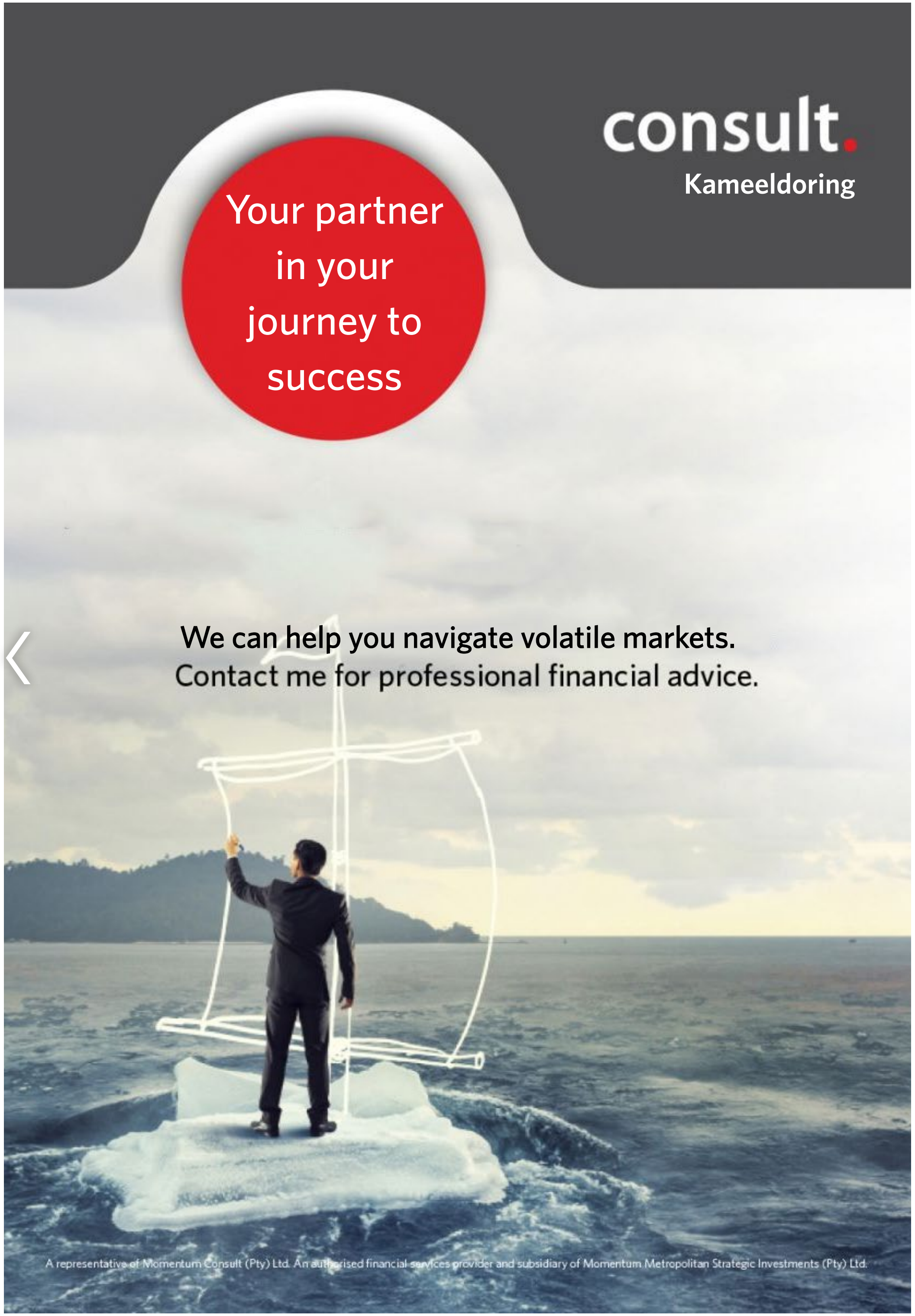
CARL VAN VUUREN
Specialist Financial Planner

Consult Kameeldoring

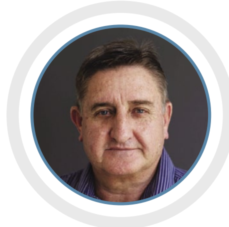
Bespoke Financial Planning

The Kameeldoring tree: the epitome of a lasting legacy, living for 200 to 300 years through extreme heat, cold and drought, while providing shelter and food for many. Let's plan your legacy.

Let's journey together



Meet ...



CARL VAN VUUREN

Advanced Post Graduate Diploma in Financial Planning (UFS)

PLANNING FINANCIAL LEGACIES

Since 1991

It is about far more than just insurance and investments!

WHO IS CARL VAN VUUREN?

Carl is ...

- ✓ a specialist Estate and Business Risk Analyst.
- ✓ the owner and Franchise Principal of Consult Kameeldoring.
- ✓ a multi-award winning, highly qualified, specialist financial adviser, who has been guiding selected clients to plan, grow and protect their businesses and financial legacies, since 1991.
- ✓ the co-author of a book on financial planning.

CARL'S FIELDS OF SPECIALITY:

Over his many years in the industry Carl has developed a unique award-winning financial planning process that he applies to the following fields of speciality:

1. **BUSINESS RISK AND SUCCESSION PLANNING:**

   Did you know, an international study identified that 7 out of 10 business owners are exposed to serious financial risks that they are completely unaware of, irrespective of whether they have existing plans in place or not.

   Why?

   Most plans are either...

   - ✓ Incomplete,
   - ✓ Incorrectly structured in terms of applicable legislation and integration with the business owner's personal wills, estate - and financial planning,
   - ✓ Outdated and no longer relevant, or
   - ✓ Business owners are unaware of the risks or how they should be addressed.

   Carl guides business owners through the process of ...

   - ✓ Exposing the hidden potential risks within their business risk and succession planning,
   - ✓ Structuring the most appropriate solutions to address potential risks that may be exposed.
   - ✓ Ultimately ensuring that the Business Risk and Succession Plans are secure, correctly structured and well documented, providing **PEACE OF MIND** to all parties concerned.

2. **FINANCIAL LEGACY PLANNING FOR HIGH NET-WORTH INDIVIDUALS:**

   For those individuals who want to "do life" without having to be overly concerned about the growth and protection of their wealth, Carl and a team of specialists in various fields, offer **PEACE OF MIND** by way of ...

   - ✓ Comprehensive estate planning, wills, correctly structured assurance portfolios and advice on trusts, etc.
   - ✓ A team of investment specialists who together with Carl, structure personalized investment portfolios, specifically designed to align with each individual's goals, needs, risk profiles and available resources.

The ultimate goal is to guide the individuals to be the authors of their own **LEGACY AUTOBIOGRAPHY** so that …

"they and their families may enjoy maximum benefit from their available resources, during their lifetimes and thereafter."

WHO ARE CARL'S CLIENTS:
We cannot be all things to all people.

That is why, many years ago, Carl made the decision to specialize in providing advice to **business owners** and **affluent individuals** who, after an initial consultation, mutually agree that the business relationship will be a "fit" and to the mutual benefit of both parties.

Over the years this decision has proven to be correct, in that Carl has built a client family consisting of numerous client relationships that have been in existence for 15 years and longer.

CARL'S OFFERING:
Interested in finding out how Carl can provide you with the **PEACE OF MIND** as to whether you are on the right track?

Contact Carl for a 45 minute, no charge and obligation free, introductory consultation, during which your overall concerns, needs, expectations and Carl's advice services offered will be discussed.

If after the meeting **BOTH** you and Carl agree that you are a fit in terms of the required services and potential business relationship, Carl will provide you with a free quotation for the services to be rendered.

Carl also offers the following fee-based once-off "independent audits":

1. **For the business owner:**
   A comprehensive "audit" of your Business Risk and Succession Planning that is integrated with the business owner's personal financial planning followed by a report containing:
   - ✓ A summary of your goals and expectations.
   - ✓ A report on your goals and expectations vs. your actual existing plan, including business agreements, "business wills", employee benefits and employee retention plans, personal estate planning, assurance portfolios and investments.
   - ✓ Recommendations to address any shortfalls or risks that may have been identified during the process.

2. **For the affluent individual:**
   A comprehensive "audit" of your personal financial planning
   - ✓ A summary of your goals and expectations.
   - ✓ A report on your goals and expectations vs. your actual existing plan, including your will, estate planning, assurance portfolio and investments.
   - ✓ Recommendations to address any shortfalls or risks that may have been identified during the process.

Meet …

MARÉSA VAN VUUREN

Franchise Admin and Client Services Manager

Marésa started working as Carl's Admin and Client Services Manager in his practice in 1997.

When her first son was born in 2001, Marésa decided to devote her time to being a full-time mom to her two sons. In January 2022, Marésa again joined Carl in his practice as Admin and Client Services Manager. Marésa aspires to next-level client service, always striving to resolve client queries as quickly as possible.

What our clients say

"Carl offers next-level advice, that prior to meeting him, we had never experienced, although we had an adviserat the time. The processes Carl follows are complex and intricate but provide a plan that is easy to understand and specifically designed to address our legacy goals and dreams. Carl provides peace of mind."

Isabella & Tony April – Vision Décor & Events

"We met Carl in 2007 after he was referred to us by a professional Legal Adviser. Through Carl's on-going processes he has guided us through good and bad times of change, always ensuring that the LEGACY of our family business, will stand strong, now and for generations to come. We highly recommend Carl to all successful business owners."

Mark & Blandy Cloete – MB Fire Appliances

"For over more than 20 years, Carl has provided many of my business clients and myself, with a level of advice that I have yet to come across in over 35 years of business banking. His expertise, attention to detail, intricate processes and focus on structure, and the client's financial well-being, are reasons why he is regarded as one of the best."

Nico van der Westhuizen – Business Banker

"Carl has been involved with the restructuring of both my personal and professional financial interests. The primary focus points were to ensure that my business and family was taken care of should I pass on. This included structure strengthening, pension availability in our primary operations organisation and general financial risk mitigation in the short, as well as long term.

Carl's approach was that of suggesting the best solutions for our various risks within budget. His skill and knowledge base are second to none and supported by an obvious understanding of the market. From my experience, his ability to understand the true need of the client and translate that into integrated solutions is his greatest asset."

Jaco Geyser – Geyser Enterprise Development Group

"Carl has been providing our group of businesses with the highest quality of comprehensive financial evaluation and solutions regarding our business risk and succession planning, related business contracts, value-for-money long-term business insurance and personal investments. By implementing bespoke planning strategies that Carl proposed, our businesses are positioned far better than before, knowing that current and potential future risks have been addressed. We benefit from Carl's unique modern-day approach to evaluating and addressing the planning of succession of ownership in our businesses and addressing other financial risks that we were unaware of. The quality and professional delivery of Carl's unique approach to financial planning for business owners is highly recommended and should be considered by all entrepreneurs."

Hennie Fourie – Northern Cape Technical Services

Why Consult

Established in 2014, Consult has become clients' preferred partner in financial planning and advice solutions. Consult is proudly endorsed by the Momentum Metropolitan Group. As a client-inspired business, we provide unbiased comprehensive advice solutions through a team of specialist advisors that ensures we have the client's best interests at heart.

Growing and protecting your wealth through expert advice

At Consult Kameeldoring we develop, strategise and implement holistic financial planning and advice solutions that grow and protect the wealth of both individual and business clients. We craft tailored solutions, applying the best advice principles while navigating the complexities to ensure clients reach their financial outcomes, making us your trusted advisory partner.

The consult way

To provide professional advice and product solutions to clients on their journey towards financial success, by ensuring they have a financial plan that is aligned with their financial goals.

To be the preferred provider of comprehensive financial planning and advice solutions to clients and their businesses.

Our behaviour is anchored in the core principle to establish and build equitable, value-driven, life-long partnerships with all our stakeholders.

Consult Values

What we believe
We're a business with heart, spirit and an unshakable conscience. Our values make us who we are.

Accountability
We take accountability and responsibility by ensuring we honor our obligations to all stakeholders.

Diversity
We are truly proud of our diversity. We embrace inclusivity and celebrate the many perspectives and skills that people bring. It is our diversity that brings richness to our thinking and empathy to our actions. It is our irreplaceable human talent that makes us who we are.

Excellence
We strive for excellence by delivering quality advice, solutions and services to all stakeholders. We ensure that every interaction is memorable and meaningful.

Innovation
We are innovators. We constantly challenge ourselves to explore smarter solutions, simpler processes and creative ideas. We explore new opportunities to always be future-ready. It is this inspired approach that keeps us growing – as individuals and as a team.

Integrity
We do the right thing. We keep to our promises, do what is right, act transparently and always act in the best interests of our stakeholders.

Teamwork
We work as a team. We listen. We share. We collaborate. We support, encourage, respect and inspire each other in our quest to achieve mutual beneficial outcomes.

Our culture
We have an inclusive value-based culture that comes alive through our behavior when we engage.

Our philosophy

We provide professional and objective financial planning and wealth management advice with personalised client service. We follow an outcome-based investment strategy that delivers on client's specific financial outcomes, and apply a robust investment process, supported by a specialist research team and investment committee.

Our offering

Our practice offers best-of-breed product solutions from a carefully selected network of product providers, the latest technology and advice tools and unbiased principled advice to fulfill clients' wealth creation, retention and legacy needs. We specialise in financial planning, personal and commercial asset protection and wealth management solutions. We endeavour to save costs for our clients through expert advice.

Our advisory services and solutions include:

- Financial planning for individuals and businesses
- Wealth management
- Investments
- Employee benefits
- Stockbroking
- Estate planning, wills and trusts

Consult Kameeldoring specialises in providing business owners and high net-worth individuals with comprehensive business and personal legacy planning. Carl van Vuuren developed the 'legacy formula', an intricate, integrated, and ongoing process that is applied to guide business owners and high net-worth individuals to:

- Identify and define their legacy
- Grow their legacy
- Protect their legacy
- Plan the ultimate succession of their legacy in the most practical, cost-effective, and fair manner to all parties concerned
- Be the author of their legacy autobiography

What can you expect when engaging with us?

- We follow a value-based financial planning philosophy
- We will sign a confidentiality agreement in line with the professional code of conduct to protect your privacy in both personal and financial matters
- We will develop long-term financial strategies and partner with you throughout your financial journey
- We will provide you with a written service agreement to clarify client expectations
- We will conduct annual reviews to ensure tracking and implementation, of your specific financial outcomes
- We will provide access to specialists through our professional network

Our areas of expertise

We draw on a range of professional skills to deliver advice to clients

Due to the complexities and uncertainties of various client circumstances, these engagements include interaction with trusted professionals.

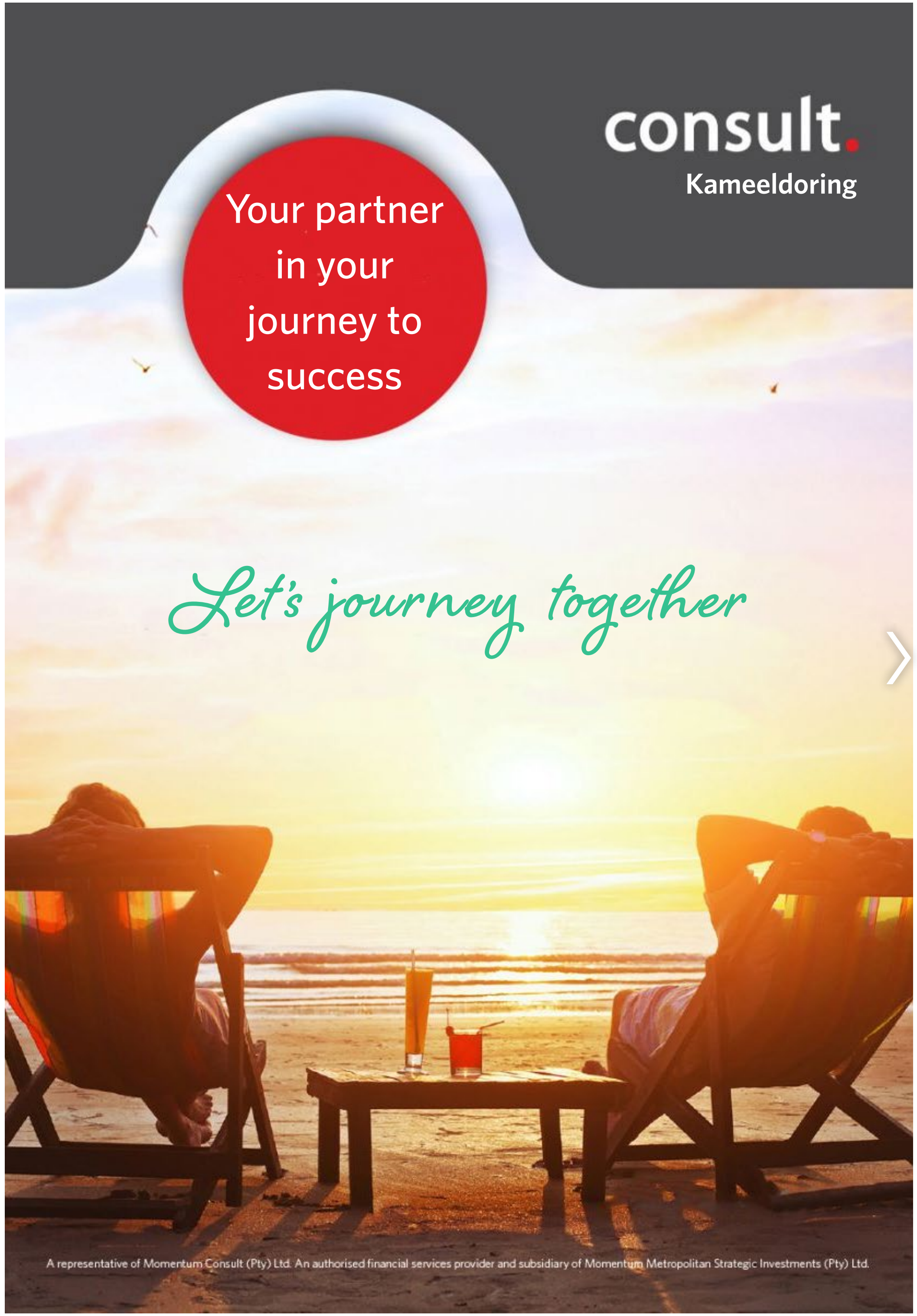
Our skills include:

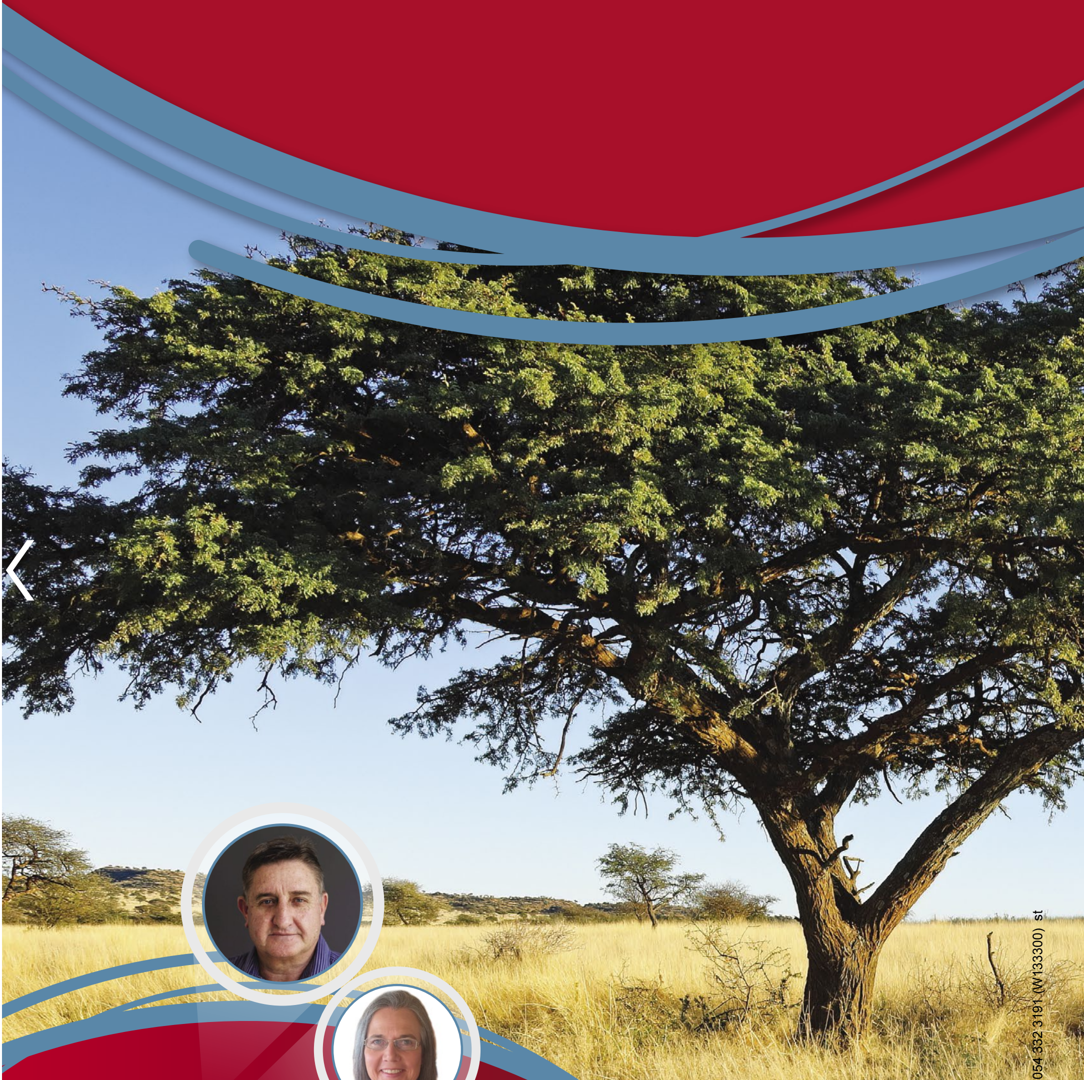
- Establishing a network of specialist support partners that collectively provide insight as well as foresight
- Understanding and interpreting our clients' needs
- Designing client-centric solutions

PROFESSIONAL
FEE-BASED SERVICES FOR BUSINESS OWNERS AND HIGH NET-WORTH INDIVIDUALS

For the Business:	**For the Business Owner or High Net-Worth Individual:**
✓ Company Registrations ✓ Memorandum of Incorporation ✓ Business contracts and agreements ✓ Business Risk and Succession Plans - Buy and Sell agreements - Contingent Liability agreements - Loan account agreements - Keyperson agreements - Key individual retention plans - Exit Strategy planning - Detailed and correct structuring of relevant business assurance portfolios ✓ Pension funds, Group Life and Disability ✓ Compilation of the "Business Legacy Autobiography File"	✓ Ante-nuptial contracts ✓ Wills, "last and final letters/Legacy Letters" and Comprehensive Integrated Estate Planning ✓ Executor's fees at reduced rates ✓ Retirement planning and exit strategy planning ✓ Comprehensive bespoke investment planning: - Collective scheme funds (unit trusts, etc.) - Direct share portfolios, local and offshore - Retirement annuities ✓ Bespoke Post-retirement investment and income planning ✓ Structuring of relevant risk assurance portfolios ✓ Compilation of the "Personal Legacy Autobiography File"
For Trusts:	**Fee-based planning, analysis and review packages:**
✓ Trust Registration ✓ Trust Deeds and Master's Letters of Authority for Trustees ✓ Trust deed amendments ✓ Independent trustee appointment ✓ AGM's, Minutes of Meetings and Trustee Resolutions	**1. Business Risk and Succession Plan** ✓ Comprehensive review and amendments where required ✓ Comprehensive structuring and implementation of new and/or amended plans **2. Personal Comprehensive Planning Analysis and Review** ✓ Wills and estate planning ✓ Investment planning ✓ Comprehensive practical and strategic alignment of wishes, expectations and actual planning. **3. The Business Owner's comprehensive integrated LEGACY PLAN** ✓ Integrated business and personal planning analysis and review. ✓ Comprehensive practical and strategic alignment of wishes, expectations and actual planning.

PROVIDING SIMPLICITY THROUGH COMPLEXITY





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