Introducing Investment Solutions by Alexforbes

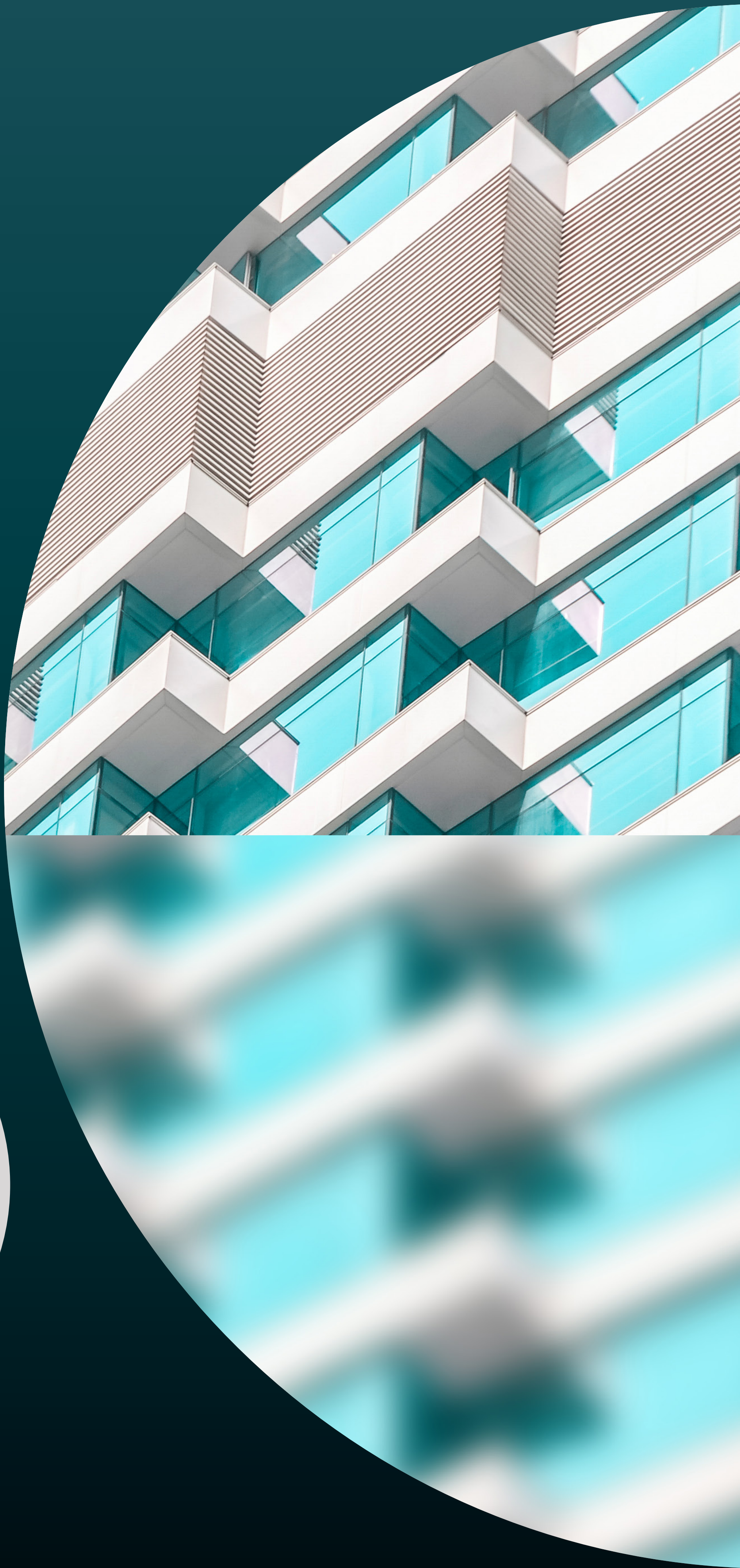
Your trusted independent Discretionary Fund Manager (DFM)

Investment Solutions
by Alexforbes

As an independent financial adviser, we recognise that it is not easy out there. Time is your most valuable asset. You need **time** to sift through the complexity, **time** to research the saturated investments landscape, **time** to provide best practice frameworks and, overall, **time** to provide advice that is clear, unambiguous and uncomplicated.

While many may promise to free up that time by providing you with the best-in-class portfolios and enhance your bottom line, Investment Solutions by Alexforbes focuses on delivering tangible results. We believe in the transformative power of simplicity, the potential of elevation and the profound impact of multiplication.

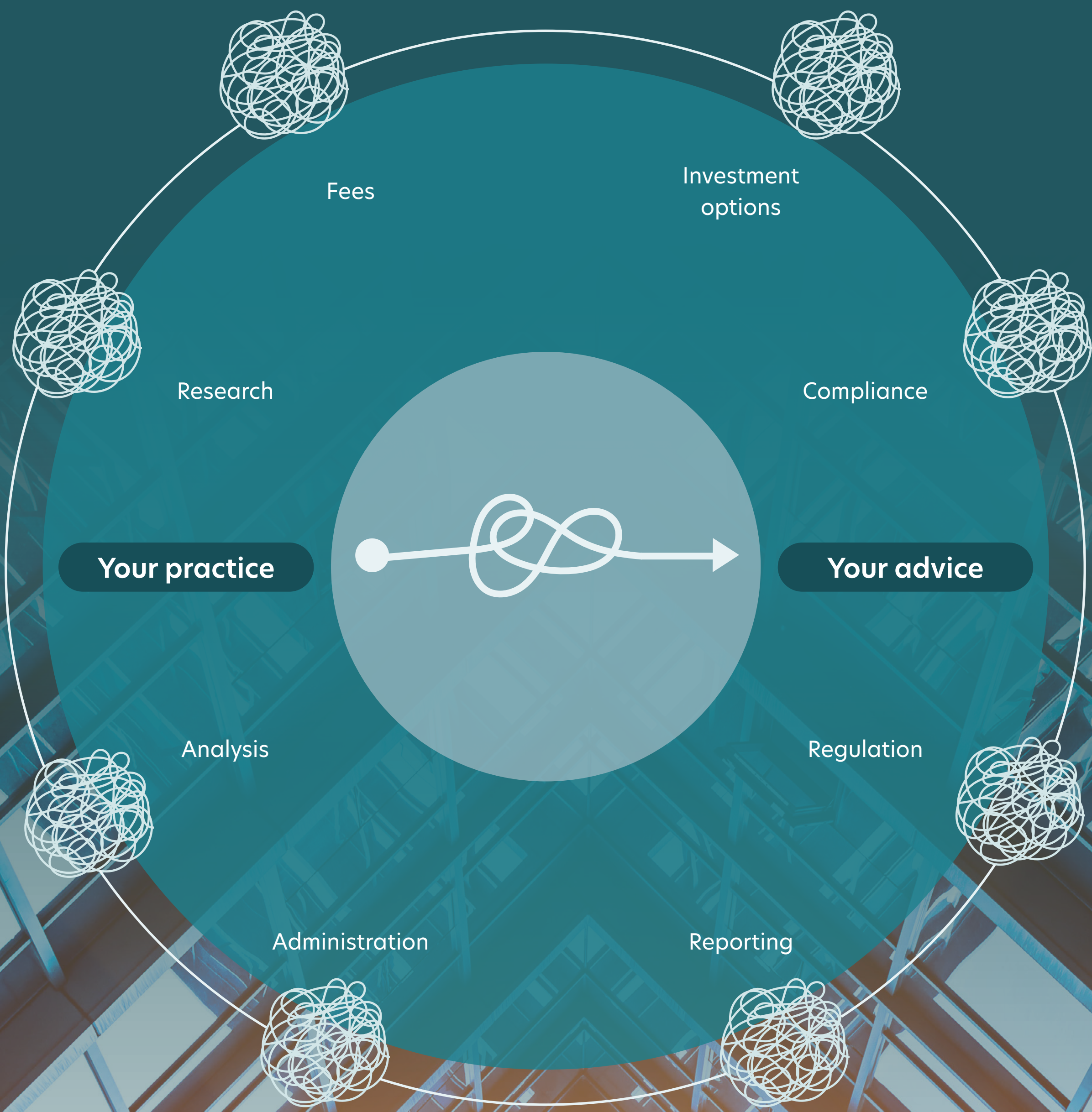
That's why we've intentionally designed our DFM to **simplify your practice, elevate your time** and **multiply your impact.**



We don't just manage portfolios; we collaborate with you to craft customised solutions for your clients. Our roots trace back to the Alexforbes legacy, where we've earned the trust of financial advisers for over two decades.

By choosing us as your DFM, you gain more than just investment expertise. You gain time - time to nurture client relationships, time to focus on growth and time to build your business to **make your greatest impact.**

That starts by understanding your practice



We understand that your practice is complex and that you require real solutions. It is our firm belief that a DFM's role is to untangle not some, but all of these complexities.

So many investment options, not enough solutions

As an independent financial adviser in South Africa, you face a rapidly expanding investment landscape along with associated challenges.

- 500+ Local asset managers = 1934 funds in South Africa to choose from.
- Reviewing 1/3 of analysed fund reports = 140-210 workdays.
- Risk of inconsistent performance + dispersion of returns = more time required for careful evaluation.
- Over the last year, the ASISA universe grew by 2.98%. An increased number of funds = increased complexity for portfolio construction and risk.
- Keeping up to date and covering all options + servicing clients optimally may prove challenging and costly.

Sources: RMB and ASISA (31 December 2025)

So many compliance burdens, not enough solutions

Moreover, you face increasing regulatory pressure, which can create a higher service burden. Compliance costs and administrative obligations take time away from client-facing activities, impacting overall efficiency.

The challenges of regulatory pressures

New regulations

- Adapting practices to comply with strict market conduct laws, especially smaller practices with limited resources.

Costs of compliance

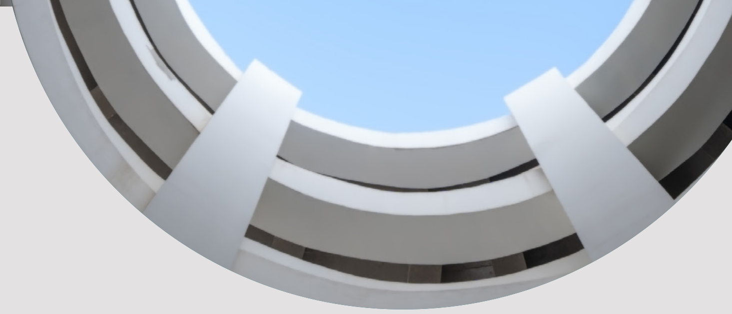
- Training and technology upgrades strain financial resources.
- Competition with larger firms becomes more challenging.

TCF framework

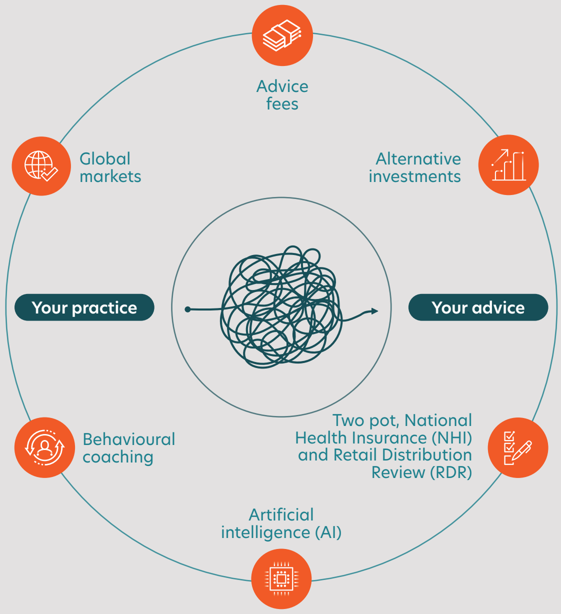
- TCF requirements and implementation of TCF framework creates increased complexity and burden.

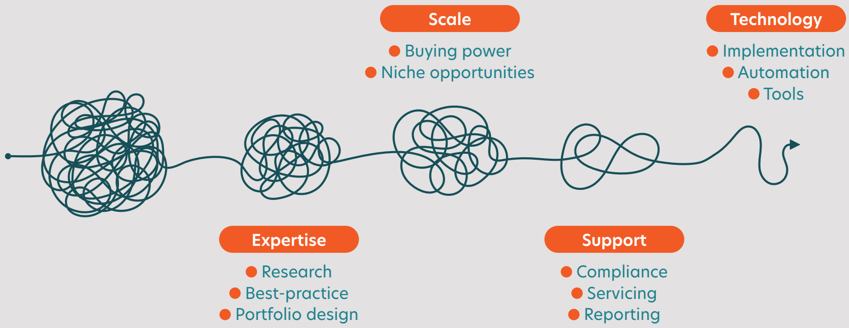
Uncertainty

- Difficulty planning for the future amid changing regulations.
- Increased stress and pressure on advisers.



So many more complexities, and still, not enough solutions





It's pretty straightforward for us:

simplify

elevate

multiply

Simplify your practice

1. Investment pedigree

Our objective is to help you meet yours. We have always sought to act as an extension of IFA practices, offering a wide range of capabilities and expertise when they need it most. We have stayed true to this ethos, leveraging our deep rooted multi-manager knowledge and skill sets to not only be innovative in our approach to investment management but also in the way that your best interests can be considered and met.

Whether you're a CAT II adviser requiring involvement in the investment process or an adviser seeking a white-labelled solution, our depth of expertise and third-party perspective can improve efficiency and reduce costs.

What we can offer you

Solutions and services	Multi-management	Investment management	Model portfolios	Bespoke portfolios	Investment consulting

Model portfolio range

Our model portfolio range is tailored to your clients' investment needs and objectives. Our flagship portfolios cater to a wide range of clients, offering simple, cost-effective investment solutions. We handle the complexities of research, development and tailoring, allowing you to streamline your work through client segmentation.

Flagship model portfolio offering

- IS Income Model
- IS Cautious Model
- IS Balanced Model
- Strategic Global Balanced Feeder Fund
- Global Equity Feeder Fund

ii Off the shelf multi-managed solutions

Portfolio solutions

- Multi-asset class
- Single asset class
- Life stage
- Fixed income
- Real return
- Global
- Shari'ah
- Private markets

Investment needs

- Growth
- Protection
- Income replacement
- Absolute return
- Transformation
- Impact
- Low cost

iii Bespoke investment solutions

At Investment Solutions by Alexforbes, we provide a tailored investment solution that involves a collaborative process where you have a seat at the table during investment decisions. We work closely with you to create bespoke solutions that align with your clients' needs. Whether we leverage third-party products, non-Alexforbes solutions, or utilise our Alexforbes platform and MANCO services, our goal is to simplify investment management while maintaining the essence of independent financial advice.

We shape and shift your DNA into your bespoke solution

IFA consultation

Defining the investment objective

Philosophy and process

Portfolio design

Risk management

Monitoring and reporting

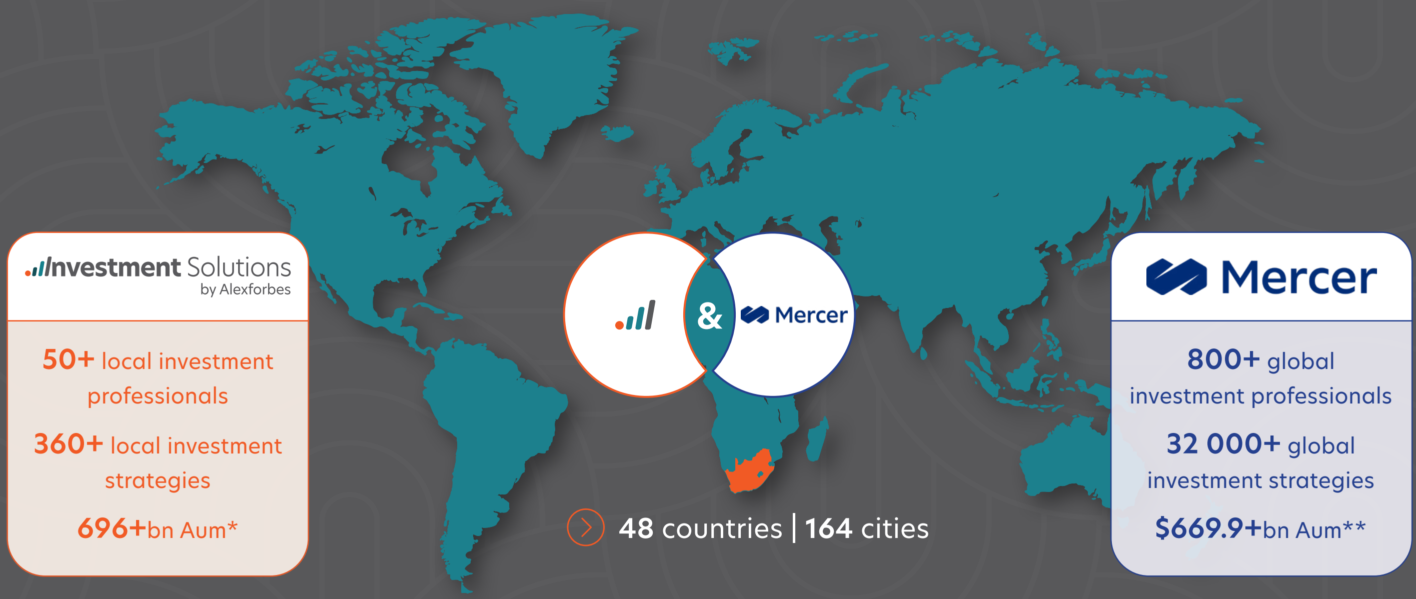
Your bespoke solution

Leverage the size and position of South Africa's largest multi-manager to access preferential fees and advantageous fee structures. Tangible cost savings in overall investment management and other variable costs means more value for your clients and greater commercial growth and competitiveness for your practice.

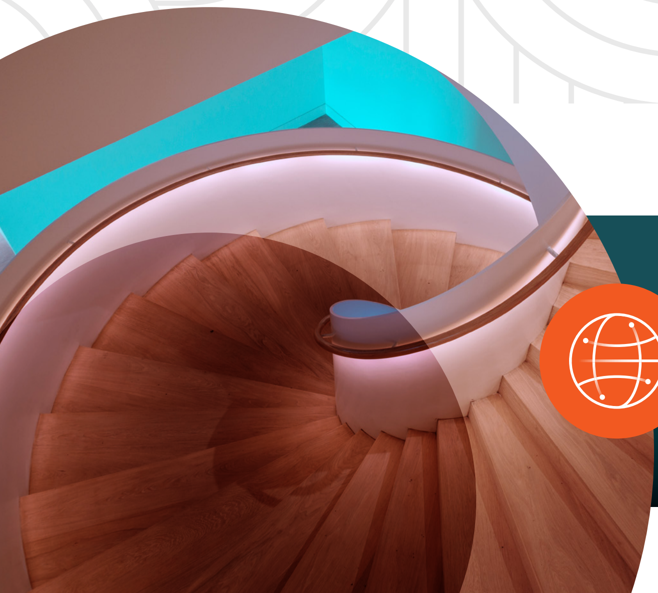
2. Global manager research and selection

Global partners are sometimes a great piece in the DFM puzzle, but they're not always a great fit. We're fortunate to have found a great piece and fit with Mercer Global Investments.

Our strategic partnership with Mercer delivers global solutions tailored to local needs, built on aligned thinking in multi-management and a shared approach to manager research and ratings.



*as at 30 September 2025
**as at 30 June 2025



By combining Alexforbes' local dominance with Mercer's global prowess, we bring to the table a synergy that is rare, if not unrivalled, in this market.

Elevate your time

3. Adviser and practice impact reports

Our adviser and practice impact reports are a revolutionary tool that elevates practice prosperity. It's not just about identifying risks but transforming them into opportunities. We empower practices to thrive, highlighting areas for growth and sustainability.

Much like a physician's regular health check-up, we provide a comprehensive analysis of your entire practice. This ongoing process offers deep insights into your asset class, asset manager, product spread, flow trends and client demographics, to name a few.

The reports are designed to mirror the success of our Member Impact Report on the institutional side of our Alexforbes business. These reports are not just snapshots but an ongoing dialogue, a reiterative process that evolves with your practice.

The process aligns our relationship with your financial advisory practice and ensures that your clients' portfolios are calibrated to best advice. This also enables us to determine an appropriate fee structure that is not only tailored but also competitive. Beyond investment management, our insights address business sustainability risks and success opportunities, allowing you to provide top-tier investment and advisory services.

Your book empowers Investment Solutions by Alexforbes to customise the appropriate solutions for your practice.

Book analysis

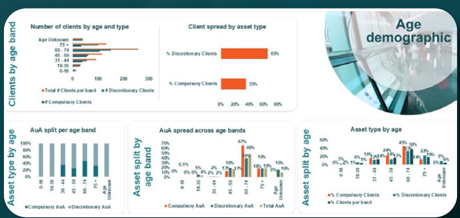
Risk profiles

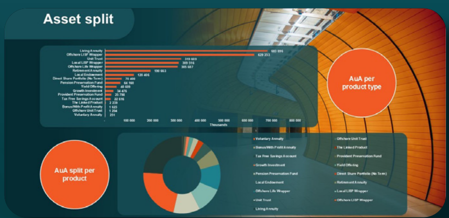
Underlying products

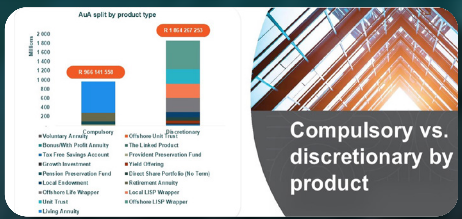
Manager preferences

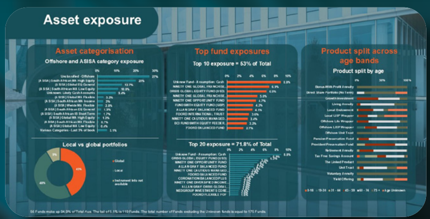
Fee structure

Pricing access









4. Governance and best practice support

How we assist you in reducing regulatory pressure

Effective communication ensures thorough information exchange pre-, during and post-sale, ensuring adequate preparation. Our processes, services and offerings are fully compliant with existing regulations.

TCF and due diligence are central to our culture. We pride ourselves on detailed reports that are clear and advice that is purposeful.

Our solutions meet expectations, we avoid post-sale barriers. Our team keeps abreast of regulatory changes to ensure full compliance. We provide real-time updates on best practice, helping you adapt seamlessly.

When you outsource investment decisions to us you are freeing up valuable time. By leveraging our existing infrastructure, compliance expertise and best practice, your clients' best interests are always served.

Our role extends beyond investment management. We're your partner in navigating the regulatory maze, reducing compliance burdens and ensuring that your practice grows, thrives, and helps you leave a legacy for both your clients and yourself.

Multiply your impact

5. Practice multipliers

At Investment Solutions by Alexforbes, our ability to distil vast amounts of information into discerning insights sets us apart. We curate advice and co-create best-in-class solutions, all while fostering valuable partnerships that contribute to wealth creation. Our impact extends beyond financial gains; it positively transforms the lives of your clients.

Explore, engage and leverage a wealth of insight and data to your practice's advantage. Utilise market leading resources from across retirement, administration, healthcare and investments to help frame issues clearly, and feel in control, confident and secure in the credibility of your guidance and recommendations to clients.

Admin process enhancement
Streamline your tasks with our industry leading systems to complement your advice process.

Access to in-depth research, analysis and best practice
Gain insights from Investment Solutions and Alexforbes' research and best practice resources.

Exclusive benefits
Gain access to complementary and exclusive resources as our partner such as: **AF+, AF Rewards** and more.

Insights
Access our provocative thought leadership from the sharpest minds in the industry.

Reporting and communication services
Communicate portfolio changes, performance updates and market insights transparently to clients.

Consulting and reporting
Benefit from quarterly investment committee, portfolio commentary and ad-hoc consultations with a dedicated DFM specialist.

Leading industry event access
Adviser and client events, industry events, industry roundtables, investment seminars as well as adviser support modules.

Training and development
Upskill yourself and easily access resources such as CPD qualified webinars and adviser support modules.

6. Succession planning and practice sustainability

A sustainable and profitable financial practice is all about taking care of your clients' goals and making the most of your time and your schedule. As you approach retirement, ensuring the continuity and stability of your practice becomes crucial. Our tailored solutions offer a seamless succession planning process, including a unique feature: we transition your book when you retire. Here's how it benefits you:

Alleviating your burden

Retirement can be both exciting and overwhelming. By buying your book, we handle the responsibility, freeing you to focus on your transition and well-deserved rest.

Cost savings

Selling your book independently can result in costs associated with marketing, legal processes and negotiations. Our solution eliminates these expenses.

Continuity and confidence

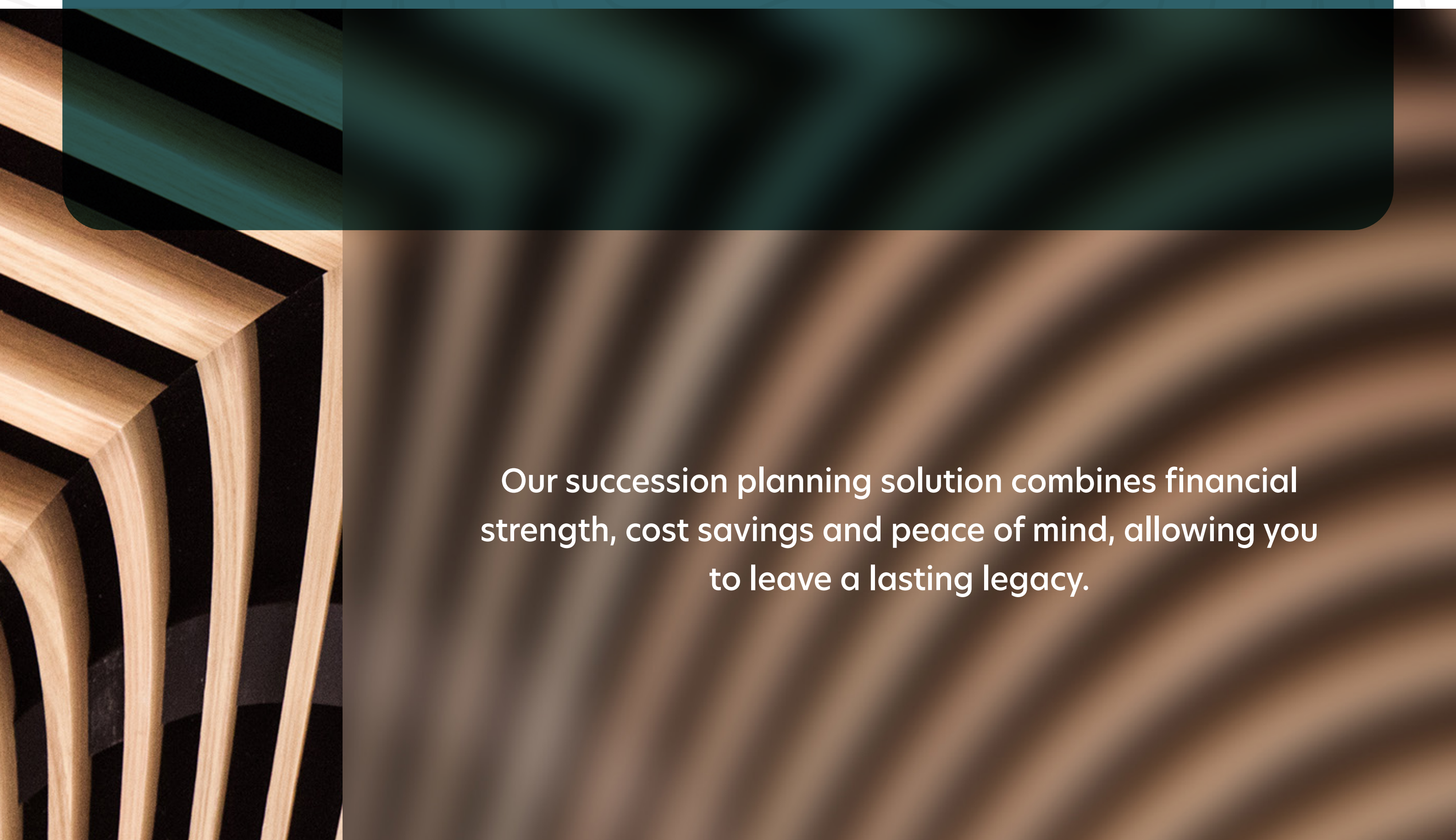
Seamless succession planning ensures ongoing exceptional service for your clients. Unexpected events won't disrupt their experience, and they'll have confidence in the ongoing portfolio management.

Financial strength

Our well-capitalised balance sheet provides the financial backing needed for a smooth transition. You and your clients can trust that their assets are secure and that the practice will continue seamlessly.

Peace of mind

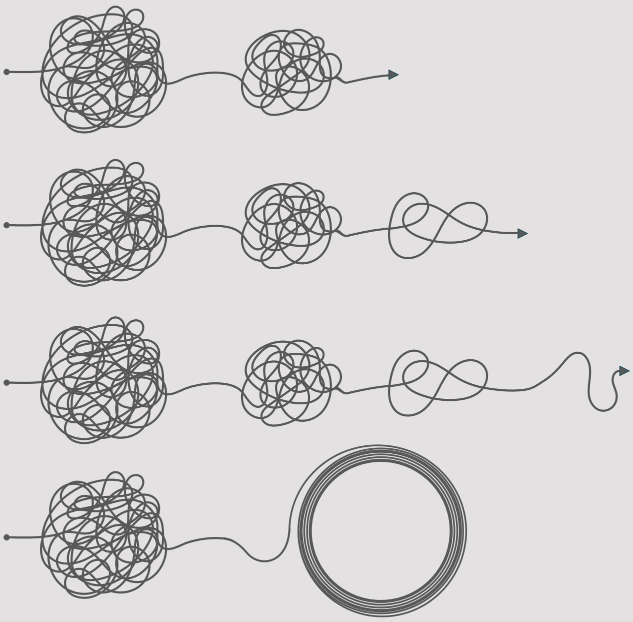
Retirement should be a time of peace and fulfilment. With our succession planning, you can retire knowing that your legacy is in capable hands, and your practice will retain the essence of independent advice.



Our succession planning solution combines financial strength, cost savings and peace of mind, allowing you to leave a lasting legacy.

Where your complexity meets our solutions.

Why is Investment Solutions by Alexforbes best placed to simplify, elevate and multiply?



Everyone provides help... up to some point

But not all Discretionary Fund Managers are equal

No one really frees you to make your greatest impact.

Investment Solutions by Alexforbes is not just a name; it's a promise of distinction in a market that yearns for real solutions.

Where does the untangling begin?

We understand that a one-size-fits-all approach doesn't work in financial advisory and wealth planning. Instead, we aim to understand your unique approach and incorporate it into delivering great investment outcomes for your clients.

During our initial meeting, we will focus on several critical aspects. This process will not only help us understand your practice needs and how to best accommodate you, but also to tailor our solutions to your advisory methods and philosophy.

After performing a comprehensive book analysis, we'll propose a tailored approach and customise appropriate solutions for your practice. Our multi-manager capabilities and model portfolio propositions will be discussed, along with proposed mandates and fees. Finally, we will guide you through the next steps.

How do I partner with Investment Solutions by Alexforbes?

If freeing yourself to make your greatest impact is your destination, you're in the right place, with Investment Solutions by Alexforbes.

Connect with us

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For more information visit our **website**.

Investment Solutions by Alexforbes