

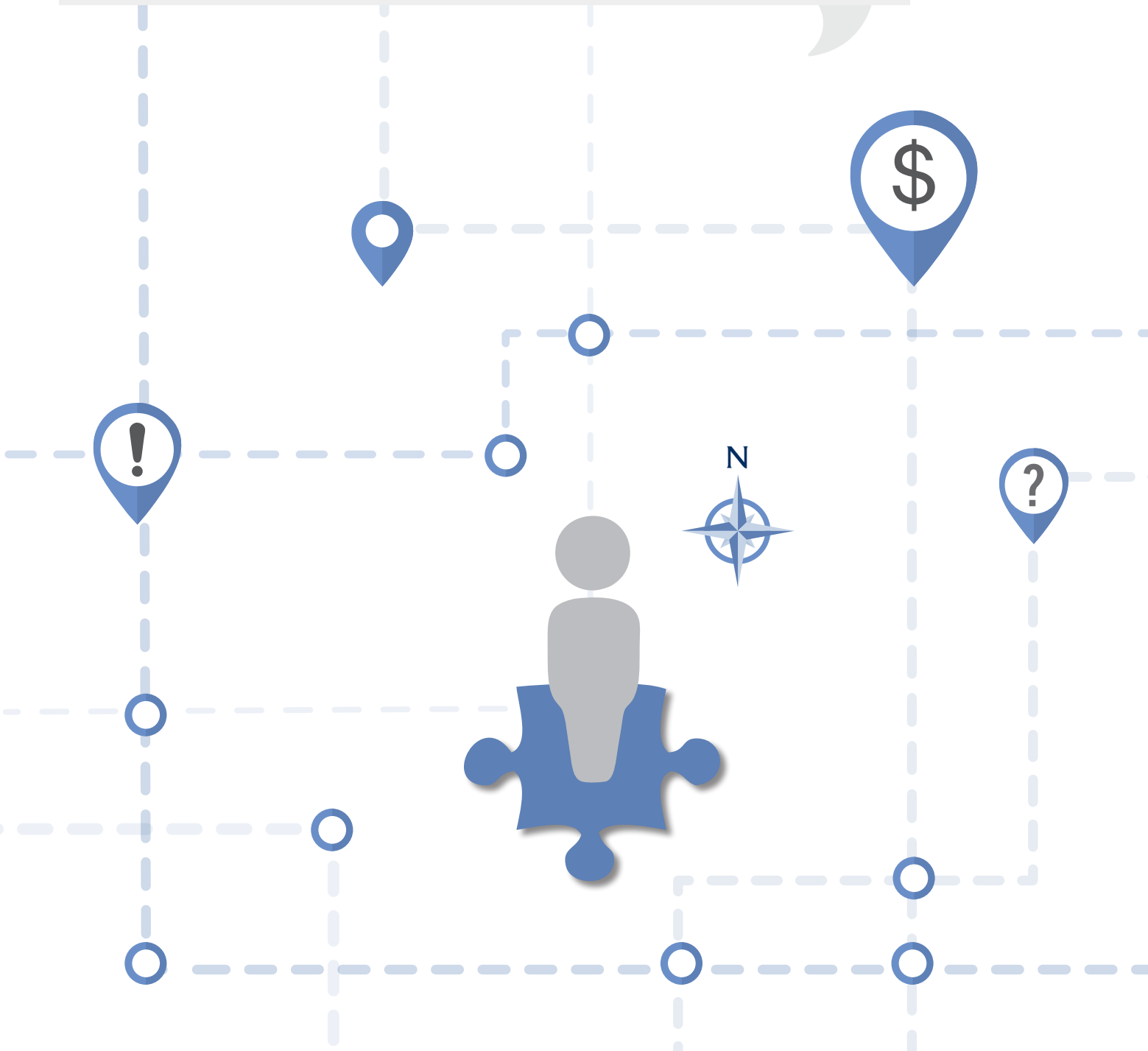


NORTHWOOD

Financial Services cc

Authorized Financial Services Provider No. 13296

OUR ROADMAP





Welcome to Northwood Financial Services cc

As an Authorised Financial Services Provider based in Cape Town, Northwood Financial Services is here to help you get your finances, investments and insurances to a place which you are comfortable with, and where your portfolio addresses issues relevant to your life-stage at present, as well as into the future. Geographically not bound to a specific place with the internet, Northwood Financial coaches clients from 10 countries around the world.

**We are fees based and do not charge commission.
You'll get wholesale prices on insurance products from our preferred providers.**

The founder of Northwood Group, Nico Kleynhans, started working in the financial services industry in 1987, when he joined Liberty Life. Within three years he was promoted to Senior Consultant. In 1990 he resigned to form Northwood Financial Services. He then completed a Diploma in Financial Management achieving Cum Laude and a Post-Graduate Diploma in Financial Planning at the University of the Free State. He was then accepted as a Certified Financial Planner®, the license of which is recognised in 21 countries around the world, and puts Nico in just a handful of people in South Africa with this highly acclaimed qualification.

Nico is a member of the Financial Planning Institute of Southern Africa, as well as a member of The Southern Africa Institute of Management Scientists and The South African Institute of Tax Practitioners.

Nico is a Financial Coach who has a passion for making principles of Financial Management easy to understand. He has also authored a number of Financial Planning publications as well as being a resident Financial Guru on various radio shows.

Does Personal Finance confuse you?

- Do budgets scare you?
- Do you run out of money before the end of the month?
- Are you unsure what life will be like ten years after you retire?
- Do debts seem too much?

Turning to some financial planners results in another policy rather than peace of mind and a new financial skill.

We are embarking on a proactive journey together. Along the way we will examine

- your budgets
- your debts
- your investments and
- we will develop a sound Financial Plan suited for you.

“ During a recent meeting with the Insurance Sector Education and Training Authority (INSETA), Nico was invited to join a focus group which will develop a new qualification to be offered by the College of Insurance. Nico will offer his expert advice and help design the syllabus. This qualification will be available for students wanting to enter the Financial Planning industry. ”



By the end of the first year, clients have:

- a working budget
- a debt schedule
- if necessary, a debt repayment plan
- an estate plan which kicks in should the client die
- a working Last Will and Testament
- a disability plan
- a dread disease plan
- a retirement plan that achieves your goals.

Where possible, we guide clients to creating a passive income during retirement. Often, by retirement, they are landlords and have a supplement to their retirement income.



“ During our journey we will answer these questions ”



What have you done with your money so far?

- Which policies, investments, property do you already own?



How well do you manage money?

- Do you have a working Budget?
- Does your Credit Card company love you?
- What do you owe? What does that debt cost?



What have you done about your Retirement?

- Will you have enough money at Retirement?
- If you retired today what would you do to keep busy?



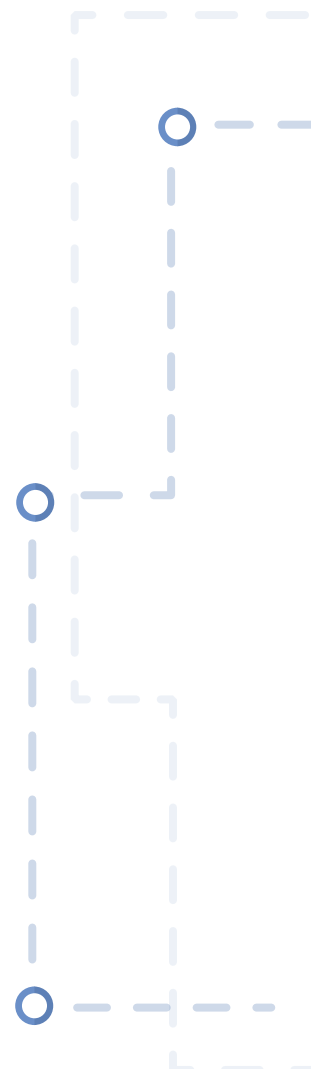
What if you became unemployed today?

- How long would your money last?
- Are you dependant on only one income stream?



What if you were to become disabled, or pass away today?

- What would happen to your family?
- When last did you review your will?



Holistic Financial Planning

- We offer holistic financial planning, basing our initial assumptions on the fact that unless a client learns to manage their finances now, they are doomed to retirement in poverty.
- We meet clients five times during the first 12 months. During that time we evaluate their relationship with money, check the planning already done and examine their budgets (if available).
- Clients receive a short agenda before each meeting as each of our meetings has a theme – this will help them to prepare for our discussions. We realise that clients are busy which is why we offer Skype meetings as an option. During these meetings, you will be empowered through continuous Financial Coaching at a pace you are most comfortable with. Financial Coaching at Northwood is aimed at educating rather than selling you another policy to be your solution.



The Northwood Difference

- We do not use investments which are not registered with the Financial Services Board.
- We never touch your money.
- You can use your unique password to see your investments at any time. This is on the provider's web page. We cannot change these figures ever.
- We protect you with Fidelity Insurance.
- We do not accept commission from insurers – No one rewards us when we tell you to take more cover.
- Fees based – Our fee structure has two elements:



Implementation Fee is paid upfront and covers the cost of the preliminary work completed over the first year.



Ongoing Fee – The ongoing fee is based on Assets Under Management. There is a minimal fee payable for ongoing management of investments.

- We offer Financial Coaching, rather than selling products.
- We have a very strong support team, people who are specialist advisers to help us where needed. These people are carefully selected and we are confident that their advice is of the highest standard.

The following form our support team:

- an attorney
 - an estate planner
 - a bond originator
 - an estate agent
 - a financial manager
 - a business coach
 - an actuary
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As Certified Financial Planners we abide by an ethical standard far above what is demanded by Regulations.
We also adhere to the following regulators:

Financial Services Board

Financial Planning Institute of South Africa

South African Institute of Tax Practitioners

Our external Compliance Officers are Masthead. They report directly to the Financial Services Board.

We have Professional Indemnity cover to protect our clients.

All our staff engage in continuous education projects which are monitored.



“ With care, consideration and knowledgeable support, Nico challenges his clients to take responsibility for their financial decisions. I have experienced his service as adding excellent value to my financial well-being. I would not hesitate to recommend him and his team.

- Michelle Clarke

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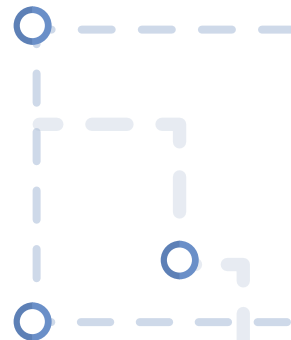
Making Payment to Northwood Financial Services cc

We offer two payment options to suit your needs:

We accept both credit card (Via SnapScan) or EFT payments.

Simply download the [SnapScan scanner](#) from the [iTunes App Store](#), [Play Store](#) or [BlackBerry World](#).

Scan the Northwood Financial Services barcode below and enter the amount required.



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