INNOVATE
SOLUTIONS GROUP

ISG FSCA OFFERINGS
YOUR WEALTH, STRATEGICALLY MANAGED

PERFORMANCE STRUCTURING & ONGOING MONITORING

We structure investment portfolios tailored to your financial goals, risk appetite, and time horizon—backed by consistent performance monitoring. - Aligned to inflation-beating benchmarks (e.g., CPI +3% to +6%) - Balanced across growth, income, and capital preservation needs, as well as correct diversification across different asset classes such as equity, bonds and cash to name a few. - Regular performance reviews and tactical rebalancing

ESTATE PLANNING AND LIQUIDITY

- A solid estate plan ensures your loved ones inherit not just assets, but stability.
  - We calculate your:
  - Dutiable estate (after debt, expenses, and bequests)
  - Liquidity needs to cover:
  - Estate Duty (20% to 25%)
  - CGT on deemed disposal (18% marginal taxpayers)

- Total Estate Duty plus CGT is 43% on estate value
- Executor fees (~3.5% + VAT)
- Potential Section 37C implications on retirement funds
- Without sufficient liquidity, your family may be forced to sell assets under pressure.

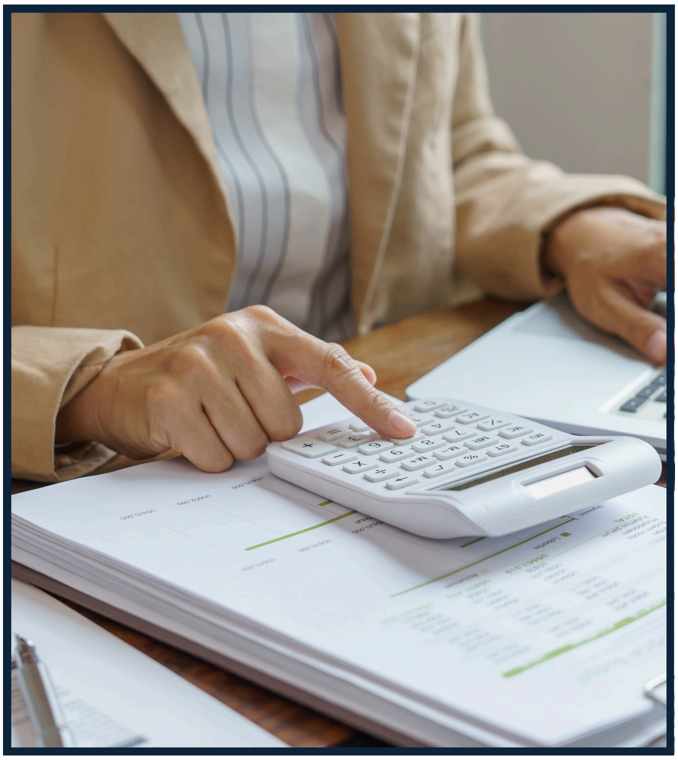
RISK COVER AS A STRATEGIC ESTATE TOOL

Risk products, especially life cover, are used to: - Fund estate duty and taxes - Protect wealth for dependents - Structure efficient succession (e.g. buy & sell, key person cover) Policies can be structured outside the estate to avoid duty, depending on ownership and beneficiary designation.

UNIQUE, NON-VANILLA STRUCTURING

We go beyond standard portfolios with tailored, regulated structures that unlock value through diversification, protection, and tax efficiency. Examples include:

- Structured products with capital protection or geared returns
- Endowment wrappers for tax-efficient investing
- Custom retirement solutions with offshore or thematic exposure
- Trust- or company-held portfolios to shift growth outside the estate



WHY IT MATTERS:

- Access to enhanced return opportunities
- Better tax outcomes and estate planning integration
- Exposure to niche strategies beyond mainstream markets

These solutions are ideal for high-net-worth individuals seeking more than just off-the-shelf investments—while remaining fully FSCA-compliant.

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A TRULY HOLISTIC VIEW OF WEALTH

We don't look at your finances in isolation. Your plan includes:

- Family and business structures
- Retirement capital needs
- Risk management
- Intergenerational transfer
- Income vs. capital preservation trade-offs

This provides you with a comprehensive roadmap for wealth creation, protection, and succession.

TAX-EFFICIENT STRUCTURING

Smart tax planning ensures more of your returns are retained over time. We help you use the right combination of vehicles:

- Retirement savings (deductible contributions, tax-deferred growth)
- Endowments (effective tax rate ~30% inside fund)
- Tax-Free Savings (R36,000 p.a., R500k lifetime)
- Trusts and companies for growth capping, loan structuring, and income streaming.
- Effective tax structures reduce long-term drag on performance and minimize estate duty exposure.

DIVERSIFICATION & ALTERNATIVES FOR ENHANCED OUTCOMES

Diversification is not just about more assets—it's about better balance and lower risk. We offer access to both.

- Traditional: Unit trusts, retirement products, listed equity & fixed income

- Alternatives: Private equity, real assets, income funds, structured notes, Shariahcompliant options

JP Morgan studies demonstrates a portfolio with 30% Alt Asset Allocation has an average return that is 13% higher and 25% less volatile than a portfolio with no Alts.

DIVERSIFICATION & ALTERNATIVES FOR ENHANCED OUTCOMES

Adding alternatives improves risk-adjusted returns (Sharpe ratio) by lowering volatility while pursuing yield.

INNOVATE SOLUTIONS

WE HAVE CONTRACTS WITH THE FOLLOWING FSCA HOUSES AND PLATFORMS:

- Allan Gray
- Ninety-One
- Sanlam and Glacier
- Momentum and Momentum Wealth
- Sasfin
- Discovery
- Wealthport
- Sygnia
- Liberty and INN8 (previously Stanlib)
- Old Mutual
- Peregrine
- Investec
- PPS

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