About Personal Trust

Personal Trust is an independently owned Trust and Investment Management Company providing financial planning and investment advice and services to clients planning for, or already in their retirement years, as well as to their families.

The company was founded in 1980. Two of the founding directors, John le Roux and Andy Calmeyer, are still active directors of the business.

When Personal Trust was founded, the objective was to create a company which would provide clients with old fashioned personal service. 40 years later, the original vision remains – to provide clients with personal and professional guidance on all aspects of their financial affairs. Personal Trust manages in excess of R18 billion worth of assets for clients.

Most of our new business (in excess of 70%) arises from existing client referrals which we believe is proof of our independence, our consistently good investment performance and our professional approach to our clients' individual requirements.

Personal Trust is headquartered in Rondebosch, Cape Town and has offices in Noordhoek (2016), Somerset West (2002), George (2019), Knysna (2005), Port Elizabeth (2015) and the UK (2007).

Personal Trust (Pty) Limited is a licensed financial services provider under licence number 707.

Personal Trust view on investing

We specialize in the management of retirement capital and endeavour to provide inflation beating returns with moderate levels of risk. We value and prefer long-term relationships with our clients recognizing that there is no fool proof way to achieve above-average performance over the short or medium term. We have a dedicated team of professionals that form the Investment Council. The Investment Council guides the financial planning process ensuring alignment of fund solutions with client needs. It consists of two sub-committees – one to oversee the investments into unit trusts, and the other to manage investments into listed shares.

Personal Trust has a range of local and offshore inhouse funds and offers access to an approved list of third party or external unit trust funds from asset managers that have been approved by our internal Investment Council for example, Ninety One, Allan Gray, Coronation etc. The range of funds cover the full risk spectrum. We are also able to create individually tailored and managed investment portfolios.

Personal Trust range of services

We offer a full range of financial services including:

- Investments across a full spectrum of asset classes
- Trustee services including
    - the formation and administration of trusts
    - drafting and safe custody of wills
    - the administration of deceased estates
- Retirement planning using our core business skill of managing retirement assets
- Money market facility offering clients access to short and long-term deposits at above-average interest rates which are not available from conventional financial institutions
- Tax services including general tax planning, annual and provisional tax returns and all transactions with SARS.
- Direct offshore investments
- Estate planning and tax guidance including offshore trust formation, administration and offshore wills

Advantages of working with Personal Trust

- Clients have a dedicated Trust Officer. The Trust Officer will get to know the client's individual needs which enables them to provide personal attention and tailor-made portfolios.
- No call centre – all enquiries are dealt with personally.
- Trust Officers are available to visit clients at home or office – depending on client's preferences
- Regular communication: Quarterly reporting including newsletter, fund fact sheets and portfolio statements
- Annual investment review meetings with clients include capital projections.
- Personal Trust is independently owned by Directors and Staff and therefore all decisions are made in the interest of our clients and not external shareholders.
- Personal Trust is a discretionary financial services provider which means clients can, if they so wish, delegate the management of their portfolio to Personal Trust. The client and advisor would then agree on an investment strategy taking risk, diversification and asset allocation into account. A mandate would be signed upfront allowing the advisor to act on the client's behalf without seeking permission on every trade which enables the advisor to take advantage of market opportunities. Clients can be more actively involved in the management of their portfolio should they wish.
- Client retains control of the overall portfolio direction and composition receiving quarterly performance feedback.

- **Benefits of Discretionary Portfolio Management**
  - A bespoke portfolio with flexibility will be created for the client, reflecting the needs of the client as well as their specific investment strategy with input from research analysts and other experts on the team.
  - Access to a professional investment manager with extensive access to research and expert share selection, which ultimately includes their active management of the client's account on a daily basis, responding proactively to market changes, although for the client it's actually a 'passive investment'
  - Greater transparency – through individual correspondence from Advisor explaining the performance of the portfolio on a quarterly basis.
  - Clients are not required to complete forms (less paperwork) for each individual investment instruction
  - Ideal for people who are busy or people that don't have the time or skills to be involved in the 'active portfolio management', but rather prefer a balanced approach to their investment strategy having a long-term approach
  - A regular review process as the Trust officer meets with the client annually to discuss changes in their circumstances or investment strategy.
  - On a day-to-day basis, the discretionary manager will make changes to the portfolio in line with the agreed objectives, at what the manager considers the appropriate time.

Who would benefit from investing with Personal Trust?

- A person who no longer wishes to manage their own financial affairs and is looking for objective advice with guaranteed personal service
- A person who has an advisor but is unhappy with:
  - Fees
  - Service levels
  - Performance
- No investment minimum

Personal Trust is always prepared to do a 'no cost, no obligation' review of a person's existing portfolio.

Ancillary services (limited to Cape Town)

- To complement our financial offering, Personal Trust has a range of non-financial services available to clients at no additional charge. We have dedicated individuals whose sole purpose is to assist and guide clients and their families with lifestyle support and advice. We have found this to be particularly useful in cases where relatives may be based abroad or clients are living alone and need advice on what is best given their age and circumstances. The type of assistance includes:
  - Most appropriate retirement facilities available given their situation
  - Home care nursing services
  - Home modification advice
  - Availability of specialised care facilities

More information on Personal Trust can be found at www.personaltrust.co.za

Directors


Keith Andrews
Director, Trustee Services
BCom CA(SA) PG Dip(Tax Law)


Andy Calmeyer AFP™
Director, Trustee Services


John Falconer
Director, Trustee Services
CA(SA)


Mark Gibbs
Director, Somerset West
BAcc CA(SA)


Thando Gobe
Managing Director
B Bus Sc (Hons)


Renette Hendriks
Director, Fiduciary Department
BA LLB LLM


Philip Kilroe
Director, Money Market & Trustee Services
BCom


John le Roux CFP®
Director, Trustee Services
BCom (Hons) CA (SA)


Nicole Mc-Intyre
Director, Human Resources
B Soc Sci LRDP


Jacqui Meyer
Director, Investment Administration
BCompt (Hons)


Glenn Moore
Director, Investment Management Services
BCom (Hons)


Greg Nasson
Director, Trustee Services
BCom CAIB (SA)


Svend Nielsen
Director, Investment Administration


Kristin van den Berg CFP®
Director, Investment & Trustee Services
BCom (Hons), CA(SA)


Johann van der Westhuizen
Director, Knysna
Nat Cert in FP


Lorraine White CFP®
Director, Trustee Services
BCom PGD Mgmt(Mkt)

Our Offices

We have offices in various locations or our Trust Officers will happily visit at a client's home or wherever is most convenient for them.

RONDEBOSCH HEAD OFFICE Personal Trust House Belmont Park Belmont Road Rondebosch 7700
PO Box 476 Rondebosch 7701
Telephone: 021 689 8975 · Facsimile: 086 210 4931

NOORDHOEK OFFICE Unit 1 – No. 3 Carlton Close Sunnydale Noordhoek 7979
P O Box 1030 Sun Valley 7985
Telephone: 021 785 3298 · Facsimile: 086 210 4931

SOMERSET WEST OFFICE G03 Parc du Links Niblick Way Somerset West 7130
Postnet Suite Number 126 Private Bag X15 Somerset West 7129
Telephone: 021 852 2265 · Facsimile: 021 852 9298

KNYSNA OFFICE Thesen House 6 Long Street Knysna 6570
PO Box 2320 Knysna 6570
Telephone: 044 382 2100 · Facsimile: 044 382 7427

GEORGE OFFICE Unit 18 Fairview Office Park 1st Street George East George 6529
Tel: 044 871 0946

PORT ELIZABETH OFFICE Ground Floor Elizabeth Place 14-20 Pickering Street Newton Park Port Elizabeth 6045
PO Box 34496 Newton Park 6055
Telephone: 041 363 0300 · Facsimile: 086 210 4931

INTERNATIONAL OFFICE LONDON 17 Hope Street Douglas Isle of Man IM1 1AQ
PO Box 909 Beaconsfield Buckinghamshire HP9 1JH
Telephone: +44 7973 255 259 · Facsimile: +44 1494 400 313

EMAIL personaltrust@ptrust.co.za WEBSITE www.personaltrust.co.za

PERSONAL TRUST (PTY) LTD

PERSONAL TRUST (PTY) LTD. 40 1980 – 2020

PERSONAL T·R·U·S·T
for the personal touch
CELEBRATING 40 YEARS