HEREFORD GROUP

Creating Financial Freedom

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The Hereford Group of Companies was established in February 1995. Since its founding year, the Group has experienced exponential growth. The Hereford brand has become synonymous with financial services and advice across the three major centers of South Africa, namely Johannesburg, Cape and Durban.

As a Financial Advisory Group, we provide an extensive range of advisory services, including Personal Financial Planning, Investment Management, Employee Benefits, Private Wealth Management, Health Care Solutions, Short Term Insurance, Broker Support and Practice Management.

Corporate and Employee Benefits

Hereford Corporate is dedicated to providing quality employee benefit consulting services to organisations of all sizes. We are able to provide guidance and advice across all the major risk, investment and administration platforms.

We have a team of experienced professionals, including actuaries, who are able to develop and implement the most suitable benefit design strategy and structure. Our solutions are uniquely and independently structured, complemented by the specialist skills of independent professionals.

Investment Management

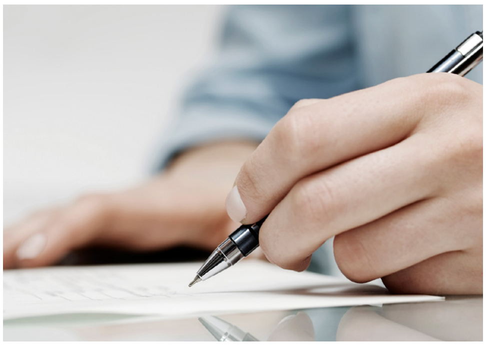
Through the Hereford Group, both individuals and corporates have access to a premier range of portfolio management services and products, with a solution that is holistically structured to suit their needs and objectives.

Personal Financial Planning

Our qualified and professional financial planners are able to help individuals set and achieve long-term financial goals through investments, tax and legal planning, asset allocation, risk management, retirement planning and estate planning. The cornerstone of any financial plan is to ensure holistic balance sheet management through the cycles of wealth creation, wealth management and wealth protection. Hereford Financial Services offers personalised financial planning that combines addressing both individual and business owner financial needs.

Hereford Private Wealth Management

The Hereford Private Wealth Management division was established to provide high net worth individuals a level of expertise and advice not readily available in the South African market. Highly technical and complex solutions are often needed when dealing with the management of inter-generational wealth, succession planning, asset protection, estate and tax planning.



Fiduciary Services

Hereford Fiduciary is a partnership with specialist fiduciary attorneys to bring professional input into the creation and administration of Trusts, the drafting of Wills and the administration of deceased estates.

A fiduciary can be defined as “someone who has undertaken to act for and on behalf of another in a particular matter in circumstances which give rise to a relationship of trust and confidence” (Lord Millet in Bristol & West Building Society v Mothew). It is this trust and confidence that underpin the service offered by Hereford Fiduciary.

Health Care Solutions

The private healthcare industry is extremely complex and ongoing changes to legislation, the proposed National Health Insurance and the ever changing taxation environment result in need for employers to access independent and objective advice. We encourage our clients to develop an integrated healthcare strategy to ensure all aspects of healthcare delivery are effectively managed.

Domestic and Commercial Insurance

Our focus is on providing meaningful, cost effective solutions to our client’s short term insurance needs. Our primary objective is to assist you in assessing your exposure to losses and determining your unique insurance and risk management needs.

We currently have at our disposal a choice of all the major short term insurance companies and specialist underwriting agencies, thereby providing our broad spectrum of clients with suitable tailor-made solutions for all their personal or business requirements, combined with best service and price.

Broker Support and Practice Management

Hereford Financial Services, through its experience in the financial services industry since 1995, has gained a clear understanding of the challenges of the broker support and practice management landscape, both past and future. Using this knowledge, we have developed a unique business model with respect to independent brokers and financial service business owners.

Our models cater for an association or a partnership with Hereford. Both models are primarily aimed at relieving the burden of the common challenges faced within the financial services industry through practice management

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