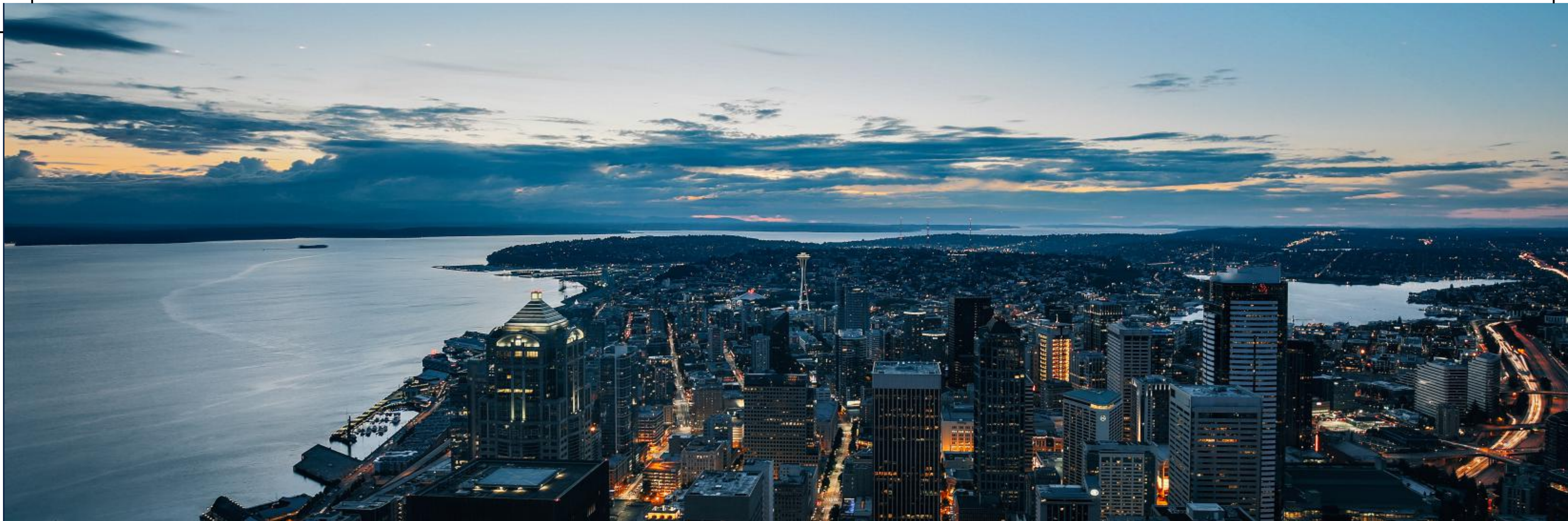
CACTUS

FINANCIAL PLANNING
RETIREMENT STRATEGIES

CORPORATE PRESENTATION



Who we are?

OUR VISION

"Demystifying the Savings and Investment process"

Cactus Wealth is a "Fin-Tech" Financial Planning and Retirement Strategy service demystifying the Savings and Investment process while building Wealth for our Mass Affluent and Middle Class customers.

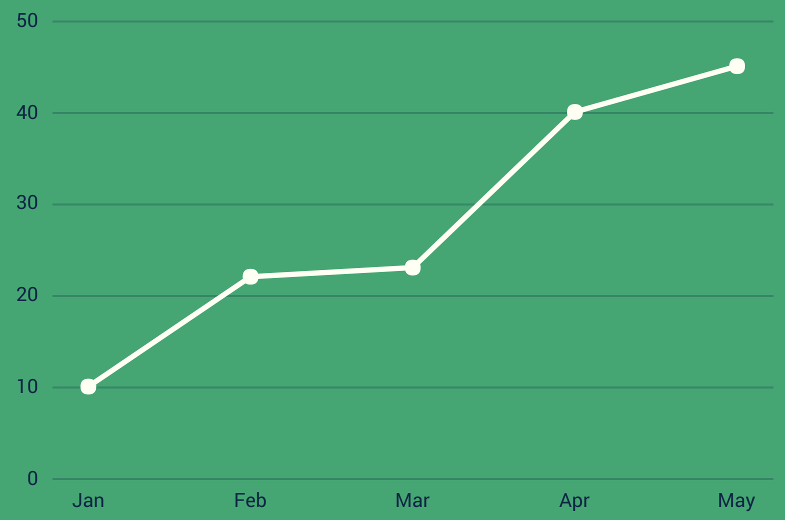
What we Do?

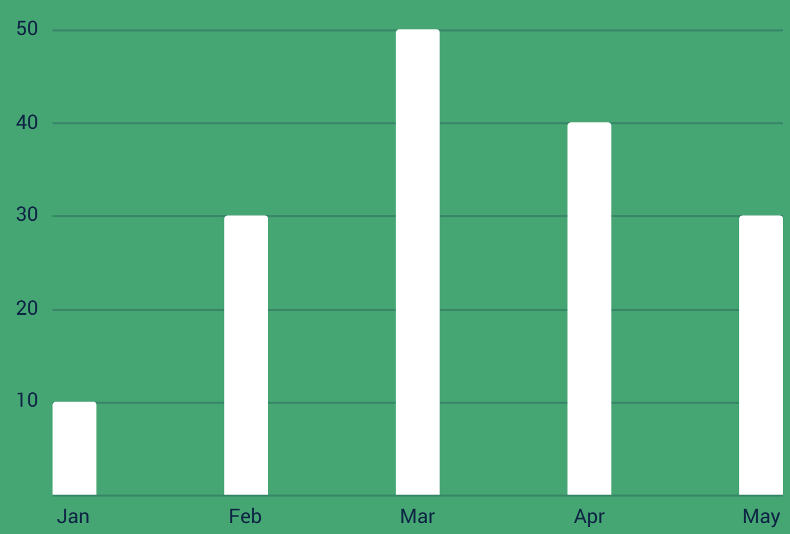
FINANCIAL PLANNING

Financial Planning is the process of wisely managing your finances so that you can achieve your goals and dreams - while at the same time helping you negotiate the financial barriers that inevitably arise in every stage of life.

RETIREMENT STRATEGIES

is it possible for me to outlive my Retirement Savings? YES. Due to an increase in life expectancy many individuals are more likely to outlive their Retirement Savings.





Our Process

- GATHER INFORMATION
- DETERMINE YOUR GOALS
- ASSESS YOUR SITUATION
- CREATE AN ACTION PLAN
- EXECUTE THE PLAN
- MONITOR THE PLAN

OUR CUSTOMERS

We build custom crafted Financial Plans and Retirement Strategies for INDIVIDUALS | FAMILIES | PROFESSIONALS | GROUPS | AND CORPORATE ORGANISATIONS

What drives Us?

LACK OF ENGAGEMENT, FINANCIAL LITERACY AND ACCESS TO ADVISE

At a time when the need for financial advice is so great for so many, levels of engagement with financial advisors are disappointingly low, most financial advisors are based in city centre's.

HIGH LEVELS OF CASH

The majority of African people choose to hold their savings in Cash, rather than in other investment options like Bonds, Equities or Alternative Assets.

INCREASING LONGEVITY

The average life expectancy has increased significantly since most retirement systems were established.

RETIREMENT INCOME GAP

The global trend away from Defined Benefit (DB) pension schemes towards Defined Contribution (DC) plans is shifting retirement planning responsibility from governments and employers to individuals.

OUR FEE STRUCTURE

Our research has identified two principal market segments namely Digital and Traditional, the following are our offerings.

DIGITAL MODEL

Our digital model is designed to help bridge the increasing advise gap. Plans are tailored for First Time customers and the D-I-Y customers segment of the market. The principal aim is to build a scalable low cost service. Fees range from USD 50--to 200 PA

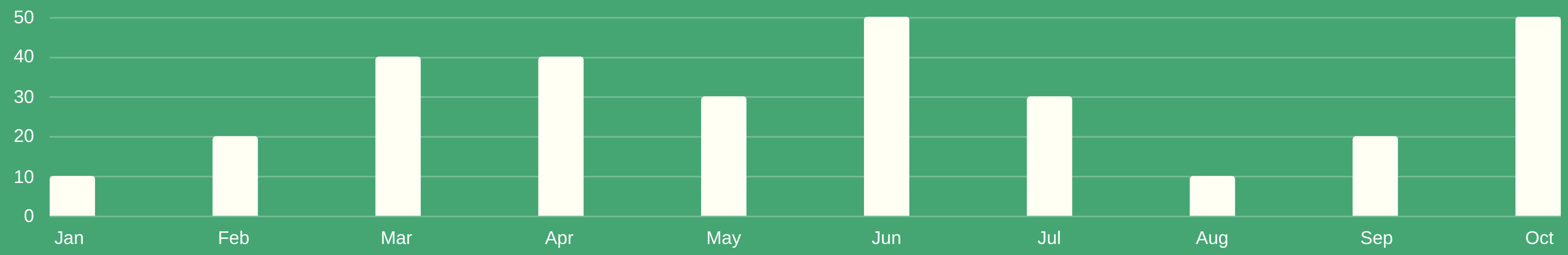
TRADITIONAL MODEL

The traditional model is designed to support HNWIs seeking a more comprehensive type of plan, often involving complex legal structures. Fees are based on an Hourly Rate agreed with the client based on the complexity of their situation.

Why Cactus Wealth

CACTUS offers a new and scalable means to help bridge the increasing advise gap by engaging customers who have not considered using traditional financial planning and investment management services or who have been discouraged by the costs associated with obtaining personalised financial planning advise.

CACTUS is a hybrid of "traditional" and "digital" Financial Planning tools for client profiling, asset allocations, portfolio construction, investment execution, portfolio rebalancing and portfolio analysis.
CACTUS is delivered in a fully automated format and supplemented by traditional models.



Not everyone needs a Financial Planner, but everyone needs a Financial Plan.


THANK YOU!
WWW.CACTUSWEALTH.COM