



▶ International

## Connected Wealth

Grow your wealth with globally integrated advice and expertise.

see money differently

**NEDBANK**  
PRIVATE WEALTH

# How connected wealth meets your needs.



With our globally integrated wealth management advice you can connect all your financial decisions today to the future you want for yourself and your loved ones. Your advisor can connect you to specialist fiduciary expertise and services to structure and transfer your wealth.



## Bank and borrow optimally

### Local and international banking

- Credit cards
- Current accounts
- Home loans
- Structured lending
- Asset-based finance
- Foreign exchange



## Protect your wealth

### Short-term insurance and life assurance

- Personal and business insurance
- Life assurance
- Health cover



## Grow your wealth

### Local and international investments

- Savings products, a range of unit trusts managed by Nedbank Private Wealth and other managers, and bespoke structured products.
- Retirement savings products
- Short-term and long-term investment options
- Stockbroking services and solutions



## Structure and transfer your wealth

### Local and international fiduciary services

- Will drafting and safe custody
- Estate planning
- Corporate trustee and trust administration
- Financial accounting and tax compliance
- Estate administration and executorship



## Give sustainably

### Philanthropy

- Structure your giving as an individual, family or private foundation
- Optimise your corporate social investment spend
- Provisionally manage and invest the reserves of your non-profit

# Connected Wealth

## International

Diversify your wealth internationally to generate better returns and reduce risk.





# Why diversify your wealth internationally?

By investing internationally, you enjoy exposure to a **wider range of companies, industries, geographies, and currencies**.

In addition, economic cycles **influence markets differently**, which means that when one market is up, another one may be down.

By diversifying you can **smooth out your gains and losses** for a better long-term outcome.

## Get better long-term returns

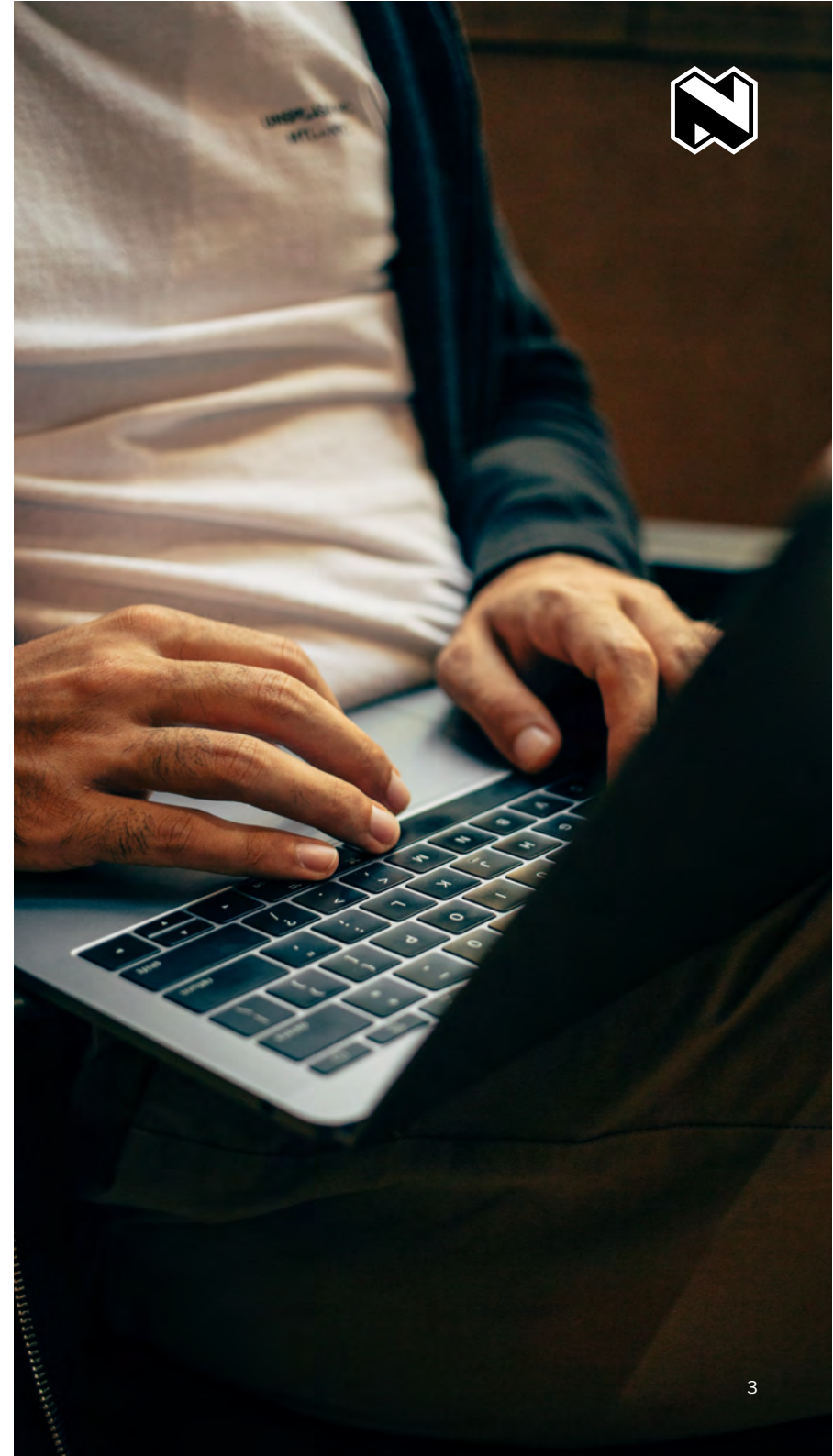
Diversify your wealth internationally to generate better returns and reduce risk.

## Reduce the risk of potential losses

Protect against losses from political, economic, market and concentration risk (exposure to one economy and currency).

## Fund international expenses

Having funds available offshore can make it easier to pay international expenses, like travel or your children's education abroad.



# Benefit from our international presence



## Our international presence

Nedbank Private Wealth has a **global presence** in the United Kingdom, the United Arab Emirates, Jersey, Guernsey and the Isle of Man.

A South African wealth manager will coordinate the activities of our **team of local and international specialists** to create a personalised solution for your unique needs and circumstances.



## Invest with market leaders

We have received **numerous international awards** over the years, which means you can rely on the world-class quality of our service offering.



## Meet all your wealth management needs

We can help you set up an **integrated wealth management framework** that includes banking, investment, stockbroking, fiduciary (tax and estate-planning), philanthropy and insurance products and services.



# Benefit from our expertise and advice

Specialist advice helps overcome the **two biggest challenges** of diversification.



## Avoid poor short-term decisions

South African investors too often buy and sell international assets based on the **value of the rand**. Your wealth manager will help you **avoid emotional decisions** when markets are volatile.



## Benefit from our expertise, experience, scale and access

We will assist you to make smart decisions as to:

- how much to invest internationally;
- where to locate your assets;
- in which structure to hold your investments;
- what investment strategy to follow; and
- in which products to invest.



## The value of personal advice

Your wealth manager provides advice based on an in-depth understanding of your **priorities, existing portfolio and goals**.

In addition to your wealth manager, you have access to:

- a portfolio manager;
- our extensive stockbroking capabilities;
- our award-winning Nedbank Private Wealth app; and
- Our Focus Account, which integrates international investment and banking on one platform.

# Ease of banking



Focus is an **integrated banking and investment platform** that provides 24/7 access to your financial information, featuring:



**Real-time online statements** so you can see banking and investment transactions as they are processed.

**Daily updates of international stock prices** of your holdings on the world's major stock exchanges, where available.

**Transfers and payments are quick and easy**, with mobile phone authentication for complete security.

## Other international banking and investment services:

<b>Platinum visa cards</b>	Versatile Platinum visa cards in any, or all, of the three major currencies (pound sterling, US dollar and euro).
<b>Deposits service</b>	Fixed-term and structured deposits services.
<b>Flexible lending solutions</b>	Loans that can be secured against a range of assets, including investment holdings and property in the British Isles.

# Fiduciary services



**Structure your wealth optimally using trusts, companies and tax-efficient platforms.**

Our local and international fiduciary specialists can help you structure your wealth. They offer estate-planning tools, international expertise, and coordinate access to tax-planning advice for different jurisdictions.

## We'll share other ways to grow your wealth



Understand our overall range of investment options.



Plan for your 'second phase of life' with our retirements savings solutions.



Make the most of any excess cash balances with our fixed deposit and cash management solutions.



Trade local and international markets in a way that suits you with our stockbroking solutions.





## Find out more

If you would like to know more about how we can help you structure and grow your international wealth optimally, contact your private banker or wealth manager, or visit our website.

[www.nedbankprivatewealth.co.za](http://www.nedbankprivatewealth.co.za)

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