

# BUSINESS PROFILE

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



**rockfin**

Beyond Wealth Management



**LEADING EXPERT  
FINANCIAL ADVISORS  
IN PERSONAL AND  
BUSINESS FINANCIAL  
PLANNING SOLUTIONS.**

## CONTENTS

*The Rockfin History & Ethos* 02

*Our Expertise* 03

*Our Offering & Benefits* 04

*Our Technology & Partners* 05

*Rockfin Personal Insurance* 06 - 07

*Rockfin Business &  
Employee Benefits Solutions* 08 - 09



# THE ROCKFIN COMPANY HISTORY

**Rockfin Wealth Management is a registered Financial Services Provider (FSP 13370) with the Financial Services Conduct Authority (FSCA), and a proud subsidiary of the Transformation Capital Group (“TCG”).**

TCG commenced operating in 2013 as a holding company to consolidate the group assets, including the combined technology and financial services interests, some of which date back to 1994.

The financial services acquisitions - Rockfin Wealth Management (Pty) Ltd. and an own product strategy Myfin Financial Services - FSP 46640 commenced trading in 2012. These were consolidated into two focus areas namely a wealth management and online product and solution strategy.

Together with TCG, Rockfin focuses on building the wealth management strategy and brand for the group. Combining personal financial planning, investment management, financial advisory, and fiduciary services, directly for the benefit of high net-worth clients, remains a key focus for Rockfin. Our team of wealth advisors help individual clients construct entire goal-based financial plans, and advise how to prepare for present and future financial needs. Our corporate strategy assists businesses with employee benefits and employer-based financial solutions for employees, company executives and shareholders of private businesses.



## OUR AIM

As a client-centric organisation we offer quality best-of-breed independent products and solutions, designed for mature and modern-day consumers.



## OUR APPROACH

Our key focus is to offer advice based on a sound and defined financial planning process. This includes personal and business financial planning and a spectrum of independent products and services, designed to grow the net worth of our clients. Our wealth advisors assist clients with bespoke financial plans to suit their current and future financial needs. Our corporate strategy assists businesses with business assurance, insurance and employee benefits.

We further provide employer-based financial solutions that not only mitigate risk, but benefit their employees, company executives and shareholders. With our success in South Africa, our vision is to create a shared value, as partners to our clients on their journey to financial wellness.



## OUR PHILOSOPHY

We endeavour to assist clients on their journey to financial wellness by offering flexible, rewarding and individual solutions, tailor-made to their needs. We strive to approach our clients' needs with confidence, enthusiasm and care to ensure that they remain financially secure.

## OUR EXPERTISE

Whether you are in the capital accumulation phase, approaching retirement or enjoying the fruits of your labour, your financial well-being is our primary concern. As Financial Advisors, we get to know your individual needs, to ensure that we act as partners in providing advice that works for you, your family and your business. We offer a full range of financial services, providing you with an holistic financial solution. Empower yourself and secure your future with Rockfin Financial Advisory.



## WE'VE GOT IT COVERED



ACCREDITED AND TRUSTED ADVISORS

120+

YEARS OF COMBINED EXPERIENCE



COST-EFFICIENT WEALTH MANAGEMENT

## OUR PROCESS

SET YOUR GOALS

GATHER YOUR DATA

ANALYSE YOUR DATA

DEVELOP A SOLUTION

IMPLEMENT SOLUTION

MONITOR SOLUTION



# OUR CLIENT ADVICE OFFERING

## Dynamic, Powerful and Intuitive Risk Management

Manage risks to your finances, assets, business and health with Rockfin's Financial Risk Management philosophy. Your first line of defence is to identify your sources of risk and then to either avoid, minimise, or put contingencies in place for major exposure. Your last line of defence is insurance.

## Comprehensive Estate Planning

You can manage your assets and provide for your loved ones after your death. Secure your family's future by planning in advance how your estate and assets will be managed and distributed on your death.

## Confident Retirement Planning

Achieving a comfortable retirement is an incredibly extensive process. It takes sensible planning and long-term commitment. Once retired, you still need to manage your retirement savings to maintain and support your lifestyle.

## Secure, Hassle-free Investment Planning

Our investment experts will help you identify your investment goals and the investment options available to you through outcomes-based investing. The concepts and importance of asset allocation, diversification, compounding, and the risks versus returns associated with various investment options, the impact of inflation, and an explanation of any associated fees and charges will be discussed with you.

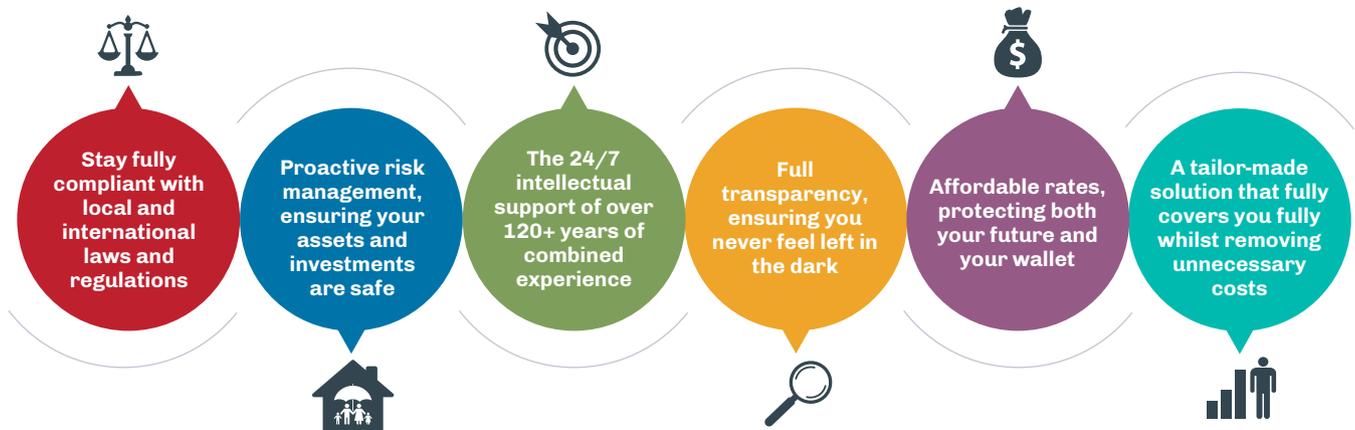
## Smart, Simple Tax Planning

Rockfin's Tax Planning approach will help you take full advantage of permitted tax deductions and exemptions. We ensure that you get the optimum benefit from tax exempt incomes and take advantage of these tax deductions and rebates. Whether you are looking for tax-splitting, tax-effective donations, retirement funding or capital-gains exclusion solutions, with Rockfin we've got you covered globally while you remain tax compliant.

## Offshore Structuring

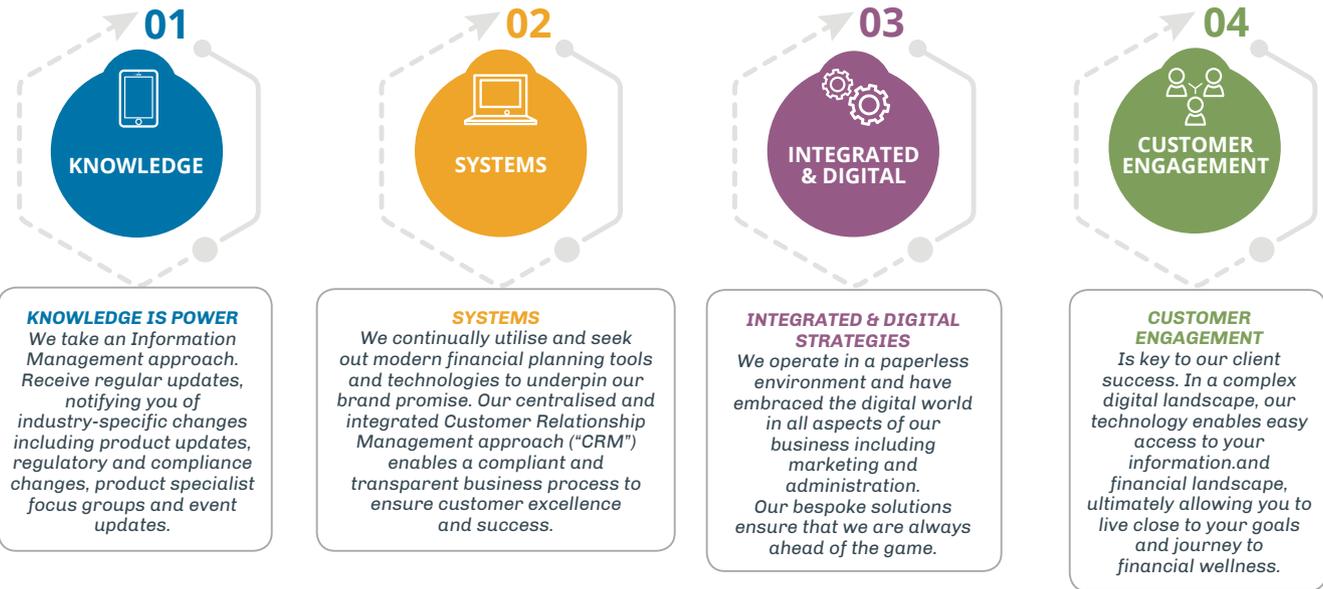
When structuring or investing offshore in true foreign assets, professional advice and a comprehensive offshore structure is essential. Financial emigration and the tax-management of your worldwide income and assets is key in today's global village. We assist individuals, families, trusts and companies in adopting best practices, helping them to quickly adapt to the rapidly-changing legal, regulatory and fiscal global environment.

## BENEFITS



# WHAT MAKES ROCKFIN STAND OUT FROM THE CROWD?

## OUR TECHNOLOGY:



## OUR PARTNERS:



A close-up photograph of a man and a woman smiling and embracing each other. The woman is on the left, wearing a patterned top, and the man is on the right, wearing a light-colored shirt. They are both looking upwards and to the right. The background is a clear blue sky. A large, semi-transparent blue triangle is on the left side of the image, and a smaller, semi-transparent purple triangle is on the right side. The text 'ROCKFIN PERSONAL INSURANCE AND INVESTMENT SOLUTIONS' is overlaid in white, bold, uppercase letters on the blue triangle.

**ROCKFIN  
PERSONAL  
INSURANCE AND  
INVESTMENT  
SOLUTIONS**

# PERSONAL

We offer a variety of products and services that focus on securing you, your wealth and your assets. With Rockfin you can rest assured that your financial interests are well looked after.

Our personalised solutions are what set us apart. They provide you with personal and professional guidance on all aspects of your financial wellbeing.

## COVER

Medical Aid • Health Insurance  
Gap Cover • Life Insurance  
Disability Cover • Income Protection  
Critical Illness

### Ensure the protection of your finances and lifestyle

Your health and ability to work to earn an income are very valuable assets. Suffering a severe illness or becoming occupationally or physically disabled can leave you in great financial difficulty. Personal risk management solutions from Rockfin give you peace of mind, knowing that your finances and lifestyle are protected against the impact of these and other unforeseen events.

## INSURANCE

Vehicle Insurance • House Contents Insurance  
Homeowners and Property Insurance • All Risk Insurance  
Personal Liability Cover • Value Added benefits  
Portal Items Cover

### Providing you with the security against all possible risks

At Rockfin we do all we can to ensure you are properly insured for whatever life throws your way. Not only is it important to be certain that you have enough cover for your current financial commitments, but it is equally important that the right, personalised life and disability-insurance solution is in place to make sure that your family's financial future is taken care of.

## INVESTMENTS

Tax-Free Savings Account • Retirement Annuities  
Personal Unit Trusts • Education Plans  
Personal Shares and Equities • Structured Model Portfolios  
Personal Offshore Investments

### Enrich your life and expand your wealth

You know what you want in life, and you work hard to secure your future and that of your family. So, it makes sense to put your money to work too. Invest in the local and international financial markets to grow your assets – whether it is to pay off debt, save for your children's education, contribute to your retirement savings, or simply to ensure financial security. Diversification of your investment portfolio taking full advantage of worldwide asset allocation is key.





# ROCKFIN BUSINESS, INVESTMENT AND EMPLOYEE BENEFITS SOLUTIONS

# BUSINESS

We offer a variety of products and services that cover business risks and provide business asset protection. Our employee benefits solutions assist in building employer brand loyalty with your employees, your most valuable assets. With Rockfin you can rest assured that your financial interests are well looked after.

Our customised solutions are what set us apart. We provide you with prudent and professional guidance on all aspect of business insurance, assurance and employee benefits.

## COVER

Key-Person Insurance • Group Medical Aid  
Buy and Sell Agreements • Contingent Liability Cover  
Preferred Compensation • Group Life Cover  
Group Disability Cover • Employee Benefits

## INSURANCE

Vehicle and Fleet Insurance  
Office Contents & All Risk Insurance  
Assets and Stock in Trade • Electronic Items Insurance  
Directors and Officers Insurance • Professional Indemnity  
Public Liability Insurance

## INVESTMENTS

Pension Funds • Provident Funds  
Business Unit Trusts • Equities and Share Portfolios  
Sinking Funds • Structured Investment Plans  
Offshore Investments • Offshore Banking Solutions

### Ensure that your business is looked after, with specialised cover

*The first step in creating your business financial plan is to identify the risks that your business could face. Rockfin provides you with tailor-made business risk cover that meets your unique needs and requirements. We also specialise and provide access to the best comprehensive business and employee benefits solutions. Our expertise in business assurance ensures that you can focus on running your business, while we take care of the risk factors.*

### Providing you with the security you need to keep your business going

*When you insure your business, you want an insurance partner who is as dedicated as you are to protecting it against everyday risks, whether these involve damaged assets or machinery, personal accidents or even public liability. Our comprehensive range of business insurance solutions is designed to meet all your needs – whatever your type of business.*

### Grow your wealth with the finest personalised investment plans

*At Rockfin we have a broad range of funds and investment opportunities for your business entity. We continually strive to extend our knowledge and expertise in topics as diverse as local and international company establishment and taxation, regulation, law and worldwide investment markets. To this end, we can provide you with the latest and up-to-date business and treasury investment solutions.*



## CONTACT US FOR SOLUTIONS FOR ALL YOUR FINANCIAL NEEDS

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**087 135 4107**      **info@rockfin.co.za**

**CAPE TOWN** | **JOHANNESBURG** | **DURBAN**

**Contact Rockfin accredited financial advisors to develop your personalised financial plan.**

Rockfin is a registered Financial Services Provider - FSP 13370



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