

live the life you choose



Octagon Financial was founded in 2003 and has since grown to offer a full suite of professional financial products and services to our SME & Bluechip clients. We enjoy sophisticated flexibility and are able to tailor-make portfolios that are both specific to our clients' needs and focused on growing our clients' wealth.

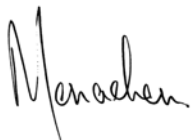


# our independence ensures yours

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Like our clients, we value independence. We are not bound to any one financial house – so we are able to chart the very best course for our clients. You get true objectivity and informed guidance from our highly skilled and dedicated specialists.

From investing in your future to ensuring your immediate financial stability, we're passionate about creating the extraordinary for you: the freedom to live the life you choose.



**Menachem Kay**

Managing Director



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

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our primary objective is to ensure that you can retire with optimal wealth and peace of mind.

### Investment and Retirement Planning

Through a rigorous financial planning process, Octagon Financial provides comprehensive, professional and unbiased advice when it comes to wealth preservation. This process includes:

- Reviewing and analysing our clients' existing portfolios;
- Assisting clients with maintaining the desired balance of investment income, capital gains, and acceptable levels of risk by using proper asset allocation;
- Assisting with tax allocation and maximisation of investments over the desired period of time.

### Estate Planning

Estate Planning involves arranging, managing and distributing the assets in a person's estate. It incorporates the drawing up of specific plans with regard to your assets and liabilities once you have passed away. This is done so that the beneficiaries of the deceased can receive the greatest benefit from such assets. Essentially, estate planning ensures that when you're gone, your family is taken care of.

Our financial advisors are able to assist clients with the setting up of wills, trusts, beneficiary designations, powers of appointment, property ownership (joint tenancy with rights of survivorship, tenancy in common, tenancy by the entirety), gift, and powers of attorney, specifically the durable financial power of attorney and the durable medical power of attorney.

Furthermore, we help clients to create a living will, including specific arrangements such as burial/cremation, as well as providing for the deferment or minimisation of estate taxes and the winding up of a business in the case of death.

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## Offshore Investing

Finding the right offshore investments can be a key factor in making the most of your wealth. And, with a few well-advised decisions you could broaden your investment portfolio. Our offshore investment division is renowned for its astute investment strategy decisions. We offer a focused range of funds that expose our clients to various geographic regions and asset classes that aim to generate long-term capital growth whilst keeping volatility to a minimum. Our range of offshore investment products and services include:

- An assortment of investment funds;
- Highly skilled international offshore investment specialists;
- Commodity investment opportunities;
- Currency trading facilities;
- Offshore investment advice;
- Structured products.



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## Treasury

The Octagon Financial treasury team offers a comprehensive range of products and services that can easily be tailored to meet your specific requirements.

### Foreign Exchange

24-hour global order monitoring as well as competitive spot and forward pricing in major global currencies.

### Risk Management

Professional and expert guidance in the risk management of your Forex liability. We will assist in the development of a specific strategy for your unique needs.

### Deposits

All aspects of your local and foreign funds can be managed and deposited at competitive market rates.

### Capital Protected Products

Our team will create deposits offering capital protection with the option of receiving a premium rate linked to the performance of an exchange rate, commodity or index.

### Tax clearance and other foreign exchange allowances

We will assist in obtaining the following allowances:

- Tax Clearance certificate for foreign investments;
  - Annual travel allowances going into a bank account;
  - Annual discretionary allowances for maintenance and gifts etc;
  - Paying out beneficiaries of deceased estate that now reside overseas.
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## Personal Risk Provision Planning (Life Cover)

A critical component of the financial planning process includes the analysis of a client's existing risk provisions and a comprehensive analysis in terms of life cover, dreaded disease or severe illness cover, income replacement and disability protection.

Octagon Financial holds contracts with all the leading insurance companies in the country and is therefore able to offer independent and impartial advice on the cream of the crop insurance products.

## Business Assurance

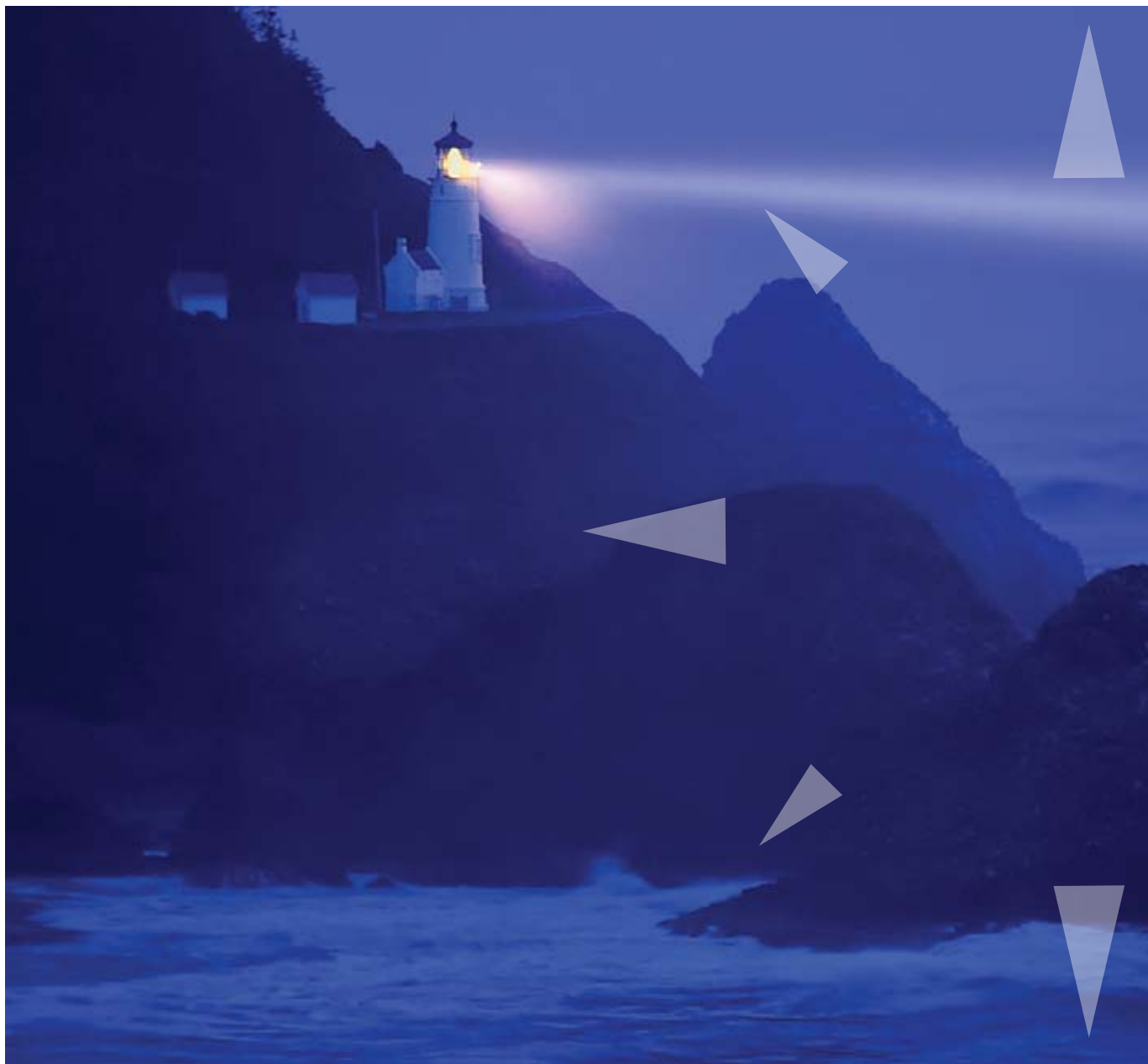
We assist business owners with determining the correct level and type of insurance for its directors and employees. This includes constructing appropriate key-man policies and expert advice in buy and sell agreements and policies.

Once again, our independence and access to the market's top brands allows us the freedom to provide supreme advice.

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## Octagon Short-Term

Octagon Financial takes the hassle out of short-term insurance by facilitating and 'shopping around' for the most competitive rates and cover for all of our clients' personal and commercial insurance needs. Our team of qualified and dedicated consultants strive to offer you a world-class and professional service, providing you with the finest product solutions.

## Octagon Employee Benefits

Our employee benefits consulting division offers advice and designs tailored solutions for employers with regards to their group risk assurance, medical aid and retirement funds benefits.

Our consultants work with our clients to identify their employee benefit needs and objectives and then develop, design, implement and manage an employee benefit plan which aims to meet those needs and objectives.

We are totally independent of our service providers and we therefore have no financial interest in whom we ultimately recommend. Our most important objective is to get the best possible solution for our clients.

A typical plan will include one or more of the following:

- Retirement Fund: this is usually either a pension or provident fund which aims at assisting employees to save for their retirement;
  - Group Assurance: this provides benefits to employees and their families in the event that the employee is injured, becomes ill or passes away prior to reaching retirement age; and
  - Healthcare: this assists employees to pay for their and their family's medical expenses.
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## Octagon Healthcare

Back in 2005, we became aware of the growing need to provide specialised healthcare consulting services to our clients. And so, equipped with the very best resources in the industry, we established Octagon Healthcare Services. Octagon Healthcare Services holds contracts with most of the reputable medical schemes in South Africa. We specialise in both corporate and individual healthcare solutions. Our services include:

- Performing a full risk profile of clients (corporate groups and individuals);
- Providing clients with comparative quotes from top medical aid schemes and matching these to the clients' needs;
- Assisting clients with claims management;
- Facilitating clients' annual reviews and increases from medical aid schemes;
- Communicating benefit updates from medical aid schemes to clients on a regular basis.

## Corporate Financial Planning

The Octagon Financial team of corporate financial advisors is ideally positioned to help trustees of retirement funds better serve the needs of the individuals within the fund. They are able to communicate in most of South Africa's official languages and operate country wide. By effectively utilising the services of our financial advisors the boards of trustees are able to complement and enhance their service to the individual members within the fund. Some of these services include, amongst others:

- Member communication;
- Financial training and development;
- Pensioner outsourcing;
- Fund migration and consolidation;
- Writing of reports;
- Financial Education seminars
- Retirement, resignation and retrenchment advice to members of the fund

As trustees are usually also employees of the organisation, the time that they are able to dedicate to fund matters is often limited. Octagon Financial takes away the hassle from the trustees and facilitates the communication between trustee, member and employer.

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## Octagon Bond Solutions

Octagon Bond Solutions assists clients with mortgage/bond origination in today's property market. Furthermore, we also guide clients with debt consolidation and restructuring, as well as budgeting solutions.

### **Bond Origination**

- Mediating between client and the banks and/or bond issuing institutions;
- Negotiating the best possible bond rates for clients based on their financial scoring;
- Submitting applications to the banks and/or bond issuing institutions;
- Interacting with attorneys on behalf of our clients, when necessary.

## Budgeting Solutions and Debt Consolidation

### **Budgeting Solutions**


- Identification of a client's needs;
- Equipping clients with the tools and strategies on how to best manage their money;
- Running WealthPoint workshops with users;
- Assisting users with structuring a personal budgeting plan.

### **Debt Restructuring and Consolidation**

- Evaluating clients' financial challenges and needs, as well as assisting them with the implementation of a personal debt reduction plan using specialised software;
  - Assisting clients with short-term debt management by using the bond facility to offset short-term debt, ultimately saving our clients monthly costs and giving them long-term financial freedom.
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Retirement and Estate Planning  
Local and Offshore Investments  
Private and Corporate Assurance  
Mortgage Bond Origination  
Private and Corporate Short Term Insurance  
Employee Benefits  
Private and Corporate Medical Aid Consulting  
Empowerment Consulting and Facilitation




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Octagon fully supports the principles of Treating Customers Fairly in its efforts to service customers in a fair and acceptable manner. Our clients can be confident that they are dealing with a firm where the fair treatment of customers is central to our corporate culture.