

A woman wearing a straw hat and a dark sleeveless top is leaning over the side of a boat. She is looking down at the water, with her hands resting on the boat's railing. The background is a dark, textured surface, likely the water. A large, stylized yellow graphic element, resembling a thick, curved line or a stylized 'S', is overlaid on the image, starting from the top right and curving around the woman's head and arm.

**business
introduction.**

Sterling
PRIVATE CLIENTS

Your wealth,
every step of the way.

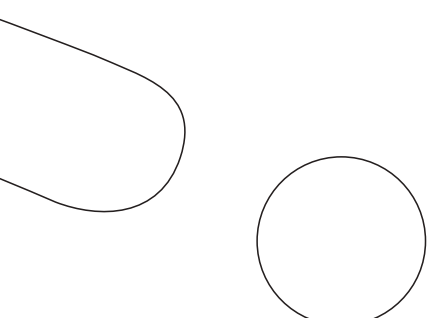


Being wealthy is not about owning a second home at the coast.
Offshore accounts and international travel.
Chasing the sun and Instagram filters.
Promises of “what’s next” and “what else”.

It’s the slow mornings without the hustle.
Rest without guilt.
The calm and boring days followed by a good night’s sleep.
The curl of sticky little fingers around your index finger.
Meaningful conversations around the fire.
The unfiltered moments that are more precious than money can buy.

This is independent family wealth.
Your life is deeply personal and financial planning should be shaped
to what matters most to you. Where every decision is grounded in
experience and crafted just for you – because you’re a private client.
We build for the future so you can live in the now and ensure your
legacy is carefully preserved.

Whilst long-term decisions are highly emotive, we keep things black and
white. We’re your voice of clarity when the journey becomes complicated
and the stakes are high. We’re with you, your family, for the generations
to come – for what truly matters.



Sterling
PRIVATE CLIENTS

Your wealth,
every step of the way.

meaningful wealth management.●

At **Sterling Private Clients**, we believe that financial planning should be personal, not merely transactional. Whether you're building wealth, preparing for retirement, or managing what you've worked so hard for, you deserve a financial strategy that fits your life – not a one-size-fits-all approach.

Unfortunately, personal wealth management is often one of the most neglected aspects of a family's overall life management plan. Many individuals and families struggle to navigate their short- and long-term financial goals, not for lack of effort but because the financial world can be complex and overwhelming. Too often, well-meaning advice ends up being costly or misaligned with what truly matters to you.

That's where my team and I come in. **I work closely with a small, dedicated team to provide independent, holistic wealth management** to entrepreneurs, corporate executives, retirees, and families. We take the time to understand your financial landscape, priorities, and concerns, ensuring that every decision is made with your best interests at heart.

Since our registration with the **Financial Services Conduct Authority in 2004**, we've built our practice differently. We don't advertise widely or chase volume – we grow through trusted referrals from clients who value the guidance we provide. This allows us to maintain a close, hands-on relationship with every client, ensuring you receive the level of personal attention you deserve.

At **Sterling Private Clients**, you're not just another portfolio. You're a partner in a financial journey that we navigate together.

A handwritten signature in black ink, reading "Janet Hugo". The signature is written in a cursive, flowing style.

Sterling adheres to the
Internationally recognised

6-step financial planning process.

1

Client engagement

2

Gathering information

3

Analysis and assessment

4

Solutions and recommendations

5

Implementation

6

Review process

vision.

We believe in building ever stronger relationships to push the boundaries of possibilities for our clients.

mission.

We provide focused holistic wealth management advice and services to entrepreneurs, corporate executives and retirees. We do this by fostering strong relationships with our clients, keeping the idea of being human at heart.

*Trust
is a biological reaction to the belief that
someone has our best interests at heart.*



core principles.

At the heart of our wealth management approach are six fundamental principles that guide our commitment to building enduring, mutually beneficial client relationships. These core values form the foundation of our business philosophy:

A two-way partnership with our clients

Communication is critical, and we actively engage our clients in strategically managing their wealth. Your involvement is not just welcomed - it's essential;

Personal interaction

We take the time to understand what truly matters to you – your goals, values, concerns, and aspirations. This personal interaction allows us to create a portfolio management strategy that reflects your unique financial situation;

As simple as possible, as complex as necessary

Wealth management involves co-ordinating and structuring varied and diverse components within a long-term strategy. We believe in keeping things as straightforward as possible while ensuring every necessary complexity is expertly handled;

Cost-containment

By managing a significant asset base and focusing on simplicity, we negotiate the best possible fee rates for our clients;

Long-term relationships

We value and prioritise long-term relationships with both our clients and service providers;

Independence

Independence means we always act in your best interest, ensuring your wealth is placed with the most suitable institutions. Less than 20% of our assets under advice are held with companies where we have a financial interest – something we see as key to maintaining true objectivity. Our clients and service providers recognise this independence as essential to the holistic value we provide. In short, we make sure you benefit from our best investment perspective, delivered seamlessly and efficiently.

wealth-management services specifically designed around you.

Holistic wealth management requires knowledge and experience in a wide range of fields. My team and I provide expert guidance and access to a full range of financial solutions, tailored to your needs:

Local

- Local investments across a full spectrum of asset classes ranging from cash funds through to equity, property and bond funds and, where necessary, specialised portfolios such as hedgefund products and structures;
- Investment products, including retirement funds, preservation funds and structured wrappers;
- Estate planning, including wills, trusts and tax affairs;
- Employee Benefits, including personalised investment plans for members;
- Personal and business risk management, including a thorough assessment of existing life policies and benefits to ensure you have the right level of protection.

Offshore

- Direct offshore investments using available offshore allowances, or additional transfers via negotiated asset swaps when needed.
- Offshore portfolio management of funds held in overseas jurisdictions;
- Estate planning and tax guidance, including setting up offshore trusts or optimising existing trust structures.

Every aspect of these services is included in the comprehensive reports we provide, ensuring you stay informed and in control of your financial strategy. We also stay ahead of ever-changing legislation and market conditions, ensuring your wealth strategy adapts as needed.

A man and a woman are shown in profile, looking out over a body of water. The man is on the left, and the woman is on the right. They are both looking towards the right side of the frame. The background is a soft-focus view of a body of water and distant land. Overlaid on the left side of the image is a Venn diagram with two overlapping teal circles. The left circle is labeled 'Financial Advice' and contains a list of services. The right circle is labeled 'Investment Advice' and contains a list of services. The intersection of the two circles is labeled 'Clients'.

Financial Advice

- Financial Management
- Risk Management
- Retirement Planning
- Tax Planning
- Estate Planning
- Asset Management

Clients

Investment Advice

- Targeted Investment
- Strategy
- Designed around your income requirement
- Appropriate benchmarks
- Optimal pricing

committed clients.

Our expertise lies in wealth management and financial planning for clients who are willing to learn, grow, and take proactive steps when gaps arise between their current financial situation and long-term goals. The individuals and families who benefit most from our approach recognise that lasting financial success isn't about quick fixes – it's about strategy, expert guidance, and a commitment to continuous improvement.

While our services aren't for everyone, we've found that the clients who benefit most from our expertise share certain characteristics:

- A desire to live a more intentional life, shaped by clear personal and financial goals;
- An openness to adjust their behaviour to align with those long-term goals;
- A curiosity about different ways to build and protect their wealth;
- A willingness to engage in open, strategic conversations about what truly matters to them;
- The confidence to trust us as the CFO of their personal and/or business financial affairs;
- A long-term vision for their family's financial security, ensuring wealth is structured to benefit future generations.

We're with you, your family, for the generations to come - for what truly matters.

We take great pride in the professional guidance and service we provide. However, for this relationship to be truly valuable for both of us, we need a shared understanding of what makes it work best:

A commitment to partnership – wealth management is a two-way street.

Recognition that finance, like life, isn't an exact science –there's no crystal ball, just expertise and sound decision-making.

Realistic investment objectives and open communication about expectations.

An understanding that successful investing is about patience and discipline, not beating the market in the short term.

A proactive approach – our best relationships are with clients who engage, share relevant financial details, and complete key tasks on time.

A long-term mindset – we ask our clients to give their portfolios at least seven years to navigate market ups and downs.

Trust in our guidance – and a commitment to tuning out financial noise from media headlines, well-meaning friends, and office chatter.

An appreciation for consistency – big financial goals are achieved through steady, small changes over time, not overnight solutions.

A willingness to delegate wealth management to trusted professionals.

Great advice is worth sharing – many of our clients introduce us to loved ones and colleagues who also value strategic, independent wealth management.



wealth-management process.

Our wealth management services are designed to help you achieve long-term goals and objectives, starting with a thorough understanding of your unique financial situation.

To build a tailored, structured plan, we need to consider the following key areas:

- Your current financial and personal circumstances – investments, assets, liabilities, income potential, and family situation;
- Your goals and expectations for your investment portfolio, along with current or future income and capital requirements;
- Expectations around income and capital growth;
- Personal preferences regarding portfolio performance, capital volatility, and your understanding of returns across various asset classes;
- Any other matters that might require further attention or discussion.

Once we've had the opportunity to fully understand your requirements and expectations, using the information from our meeting and the Client Questionnaire you'll complete, we'll prepare a report that covers:

- A summary of your circumstances and goals.
- An assessment of your financial goals and expectations in light of your current assets and future cashflows.
- Specific recommendations for structuring an appropriate portfolio.
- Cash-flow projections based on reasonable assumptions for long-term returns and income needs.
- Identification of risks that could impact your longterm goals, such as ensuring adequate life or medical cover for dependents.
- Recommendations for estate planning, including any necessary mechanisms to protect and manage your wealth.

Through this process, we focus on creating a solid, realistic plan to help you build and preserve wealth with confidence.

partnering service providers.

Effective wealth management involves the following spheres or services:

Administration:	Asset Management:	Estate Planning:	Risk Management:
Managing products like retirement funds and living annuities.	Investing funds across a range of asset classes, including equities, bonds, property, cash, and hedge funds – both locally and offshore.	Handling wills, trusts, and tax advice to ensure your wealth is passed on as you intend.	Offering life assurance for personal and business needs to safeguard your assets

To truly prioritise your interests, we work with external companies for all these services. This allows us to assess their offerings objectively and, if necessary, make adjustments to ensure the best fit for your goals.

When selecting our partners, we focus on reputable companies with a proven track record of excellence. While we stay informed on industry trends and developments, we remain committed to partnering only with reliable, established providers who have consistently delivered high-quality products and services.

fees.

At Sterling Private Clients, we believe in complete transparency when it comes to fees. For the advice we provide or when placing new funds, we may charge a once-off initial fee. In addition, where appropriate, a recurring advisory fee may be charged, which will be paid from the investment accounts we manage. These fees are based on the investment value and the complexity of the advice provided.

All fees or commissions are fully disclosed upfront and agreed upon with you, ensuring there are no surprises along the way. For any once-off or ad-hoc services (such as estate planning or creating a will), we will assess your needs and request a written quote from the relevant service provider for your approval before proceeding.

We do not charge performance-based fees, as we do not believe this approach aligns the client's objectives with those of the wealth management company. Our focus is on providing you with sound advice and ongoing guidance for managing your portfolio. Ultimately, however, your wealth-management strategy will depend on the returns from the chosen asset classes and the performance of the underlying fund managers.

sterling private clients and private wealth team.

Governing Industry Body

We believe your needs and requirements are best analysed by an accredited Certified Financial Planner® practitioner. That's why all our team members are accredited and in good standing with the Financial Planning Institute of South Africa (FPI). We take pride in adhering to the FPI's Code of Ethics and Professional Conduct, which you can view on their website at www.fpi.co.za.

As a reminder, CFP®, CERTIFIED FINANCIAL PLANNER® and ® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. The Financial Planning Institute of South Africa is the licensing authority for these marks in South Africa through an agreement with FPSB.

All the wealth managers and directors at Sterling Private Wealth and Sterling Private Clients hold the CERTIFIED FINANCIAL PLANNER® designation, ensuring you receive expert, trustworthy guidance every step of the way.

This is the team you will work with:



Janet Hugo.

CFP® | Advanced H.Dip.

**Financial Planning (UOFS), Director and Key Individual,
Sterling Private Clients**

Janet Hugo isn't merely a financial planner, she's a guide, a mentor, and a firm believer in financial clarity. As a CERTIFIED FINANCIAL PLANNER® with postgraduate Higher Diplomas in Investment Management and Estate Planning from the University of the Orange Free State, she has spent years helping individuals and families navigate the complexities of wealth management.

Her expertise was shaped by her time as a director at Hugo Capital, where she honed her ability to simplify intricate financial concepts into practical, real-world strategies. For Janet, financial planning is about more than numbers, it's about empowering clients to build and preserve their wealth with confidence. Her independent, holistic approach ensures that every client receives guidance tailored to his or her unique goals and circumstances.

Beyond her advisory work, Janet has been a driving force in promoting financial literacy and industry professionalism. She launched the Sunday Times Wealth Forum in 2006, followed by the Finance Week Wealth Forum, sharing insights through articles, media engagements,

and public speaking. Her commitment to the profession also led her to serve as Chairperson of the Financial Planning Institute of South Africa's Investment Committee, where she helped shape industry standards.

In 2018, Janet was honoured as Financial Planner of the Year, recognising her excellence in investment management, taxation, and estate planning. More recently, she co-authored a financial planning textbook with LexisNexis (2023), designed to help aspiring financial planners pass their board exams – yet another testament to her dedication to the field.

When she's not advising clients or advancing financial education, Janet finds balance in nature – whether it's unwinding in the bush or soaking in the ocean breeze.

She also keeps her mind sharp by diving into insights from:

<https://www.ft.com/>

<https://www.bloomberg.com/>

<https://www.moneyweb.co.za/>



Marietjie Haman.

Executive Administrative Assistant

After working for attorneys for over 25 years, Marietjie brought a wealth of experience in detailed conveyancing to the Sterling team, which she joined in 2013. In addition to her meticulous administrative skills, she is also recognised as the caring heart of the business, demonstrating genuine compassion for clients and colleagues alike.

Growing up on a farm in Albertinia instilled in her a profound love for the outdoors, which she nurtures through regular hikes along the Hermanus cliff paths. Marietjie's dedication to community service is exemplified by her involvement with various charities, including organisations that support the elderly and children with cancer. She has shown her commitment to these causes by completing several 100km charity walks from the Agulhas lighthouse to Hermanus.

Outside of work, Marietjie cherishes time with her family, including her three sons and recently welcomed first granddaughter.



Luzuko Mayekiso.

CFP®

Servicing Wealth Manager

Luzuko began her career in financial services with a strong academic background. She earned a Financial Management degree from the University of the Free State in 2014 and a BCom (Honours) in Financial Economics and Investment Management in 2015. After gaining experience as an investment consultant at Allan Gray in Cape Town, she joined Sterling in 2019. Her dedication to professional excellence is highlighted by her attainment of the Certified Financial Planner® designation in 2022, after completing her Postgraduate Diploma in Financial Planning in 2021.

After experiencing life in the Free State and Cape Town, Luzuko fell in love with the charm of Hermanus, where she has chosen to put down roots with her young daughter. The coastal town's peaceful atmosphere and natural beauty have proven to be the perfect setting for her professional growth and family life. When not focused on client wealth management, Luzuko embraces the creative challenge of developing new recipes to satisfy her discerning toddler and finds solace in long walks along Hermanus's scenic pathways.



Austin Mckane.

BCom
Paraplanner

Austin holds a BCom from North-West University and is actively pursuing his Certified Financial Planner qualification. After graduating, he worked as a Broker Consultant at a private equity firm for a couple of years. This experience provided valuable insight into financial advisors' institutional perspectives, which prepared him for his current role at Sterling Private Clients, where he has worked for two years.

Committed to the core ethics of wealth creation and retention, Austin approaches his work with determination and eagerness to learn from his experienced colleagues. He embodies Sterling's values of relationship building and integrity in client service, contributing to the team's comprehensive wealth management approach.

When not at work, Austin finds peace in nature during weekend bush retreats and maintains an active lifestyle through hockey, competing at both club and provincial levels.



Rochelle Haman.

Administrative Assistant

Rochelle began her career in the equine world after earning a National Diploma in Equine Studies, working in stud and livery yard management as well as equine welfare. She grew up in Polokwane, but after many holidays visiting family in Hermanus, the coastal town eventually became home, especially after she met her husband.

With limited opportunities in the equine industry in Hermanus, Rochelle began a brief stint in the motor industry (which turned into nearly 20 years) during which time she held senior aftersales roles. When it became evident that she had reached her ceiling, Rochelle spotted an opportunity in finance to explore new challenges. Outside of work, you will probably find her riding her horse, doing Pilates, or somewhere in nature. Her love for animals, wide open spaces, and a good glass of wine hasn't changed; only the day job has.

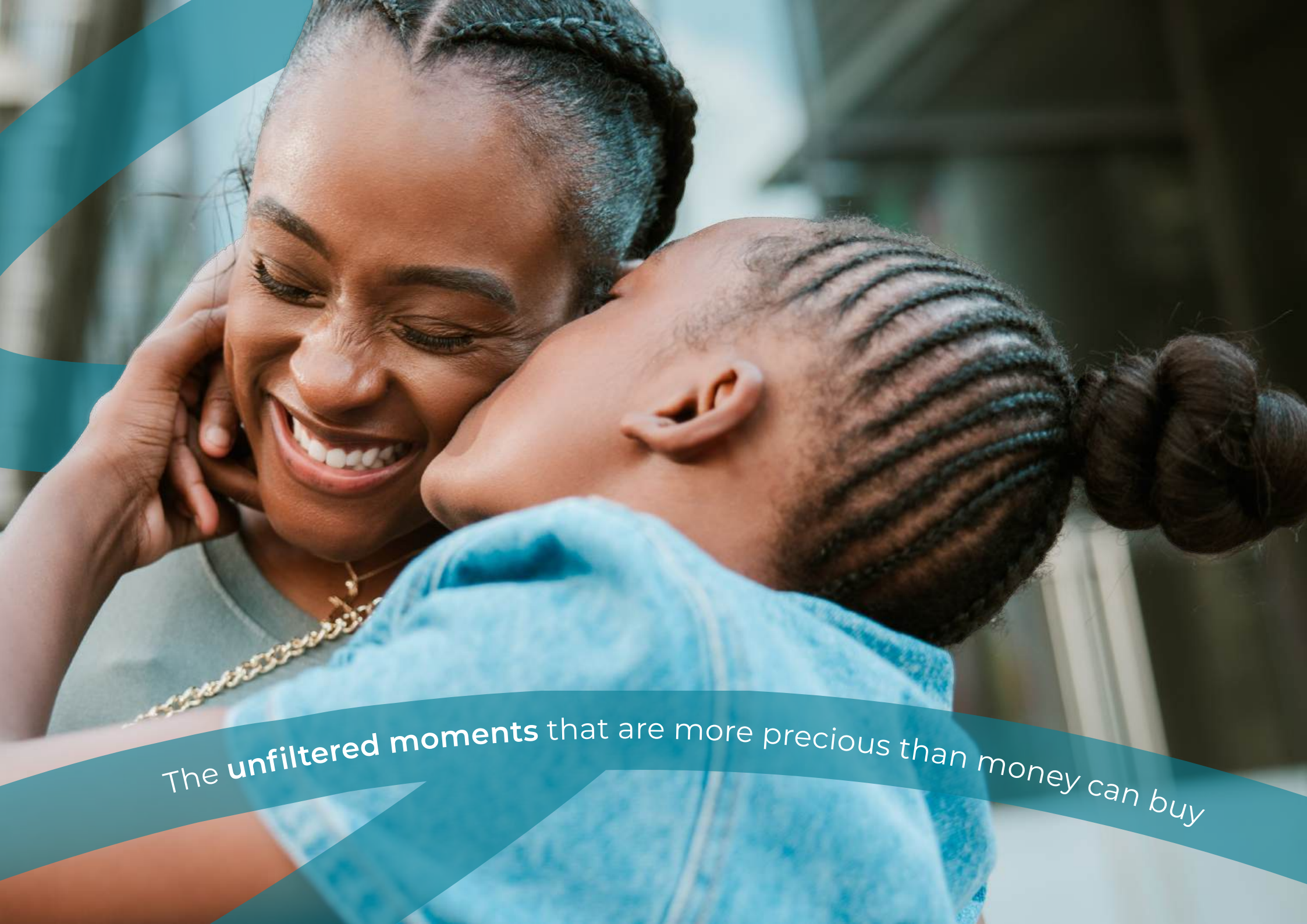
sterling and our community.

All of us at Sterling Private Clients are deeply committed to giving back to the communities that have supported us. Every Christmas, instead of sending gifts to our clients, we make donations to causes that matter. Recent recipients include Meals on Wheels, the NSRI, Huis Lettie Theron, and the Endangered Wildlife Trust.

We are also proud to get involved in local initiatives, whether it's leading a blanket collection for the homeless shelter or organising a village ball to celebrate senior citizens on the UN International Day of the Aged. Every effort, big or small, counts and we truly believe that we can make a difference together.

If you're interested in leaving a legacy or simply making a donation privately, we're here to assist. Let us help you navigate the process and provide the correct donation tax certificates.





The **unfiltered moments** that are more precious than money can buy

how can we help you?

Johannesburg

145 West Street
Sandton
2146

Cape Town

25 Protea Road, The Terraces
Claremont
2010

Hermanus

9 Mitchell Street
Hermanus
7200

Postal Address: Postnet 22 | Private Bag X16, Hermanus, 2146 · **Tel:** 0861 888 987

FAIS OMBUD

Physical Address: Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010

Postal Address: P.O.Box 41, Menlyn Park, 0063

E-mail Address: info@faisombud.co.za · **Tel:** 012 762 5000

External Compliance Officer

Justin Joannides of Crux Consulting Compliance Practitioners.
Justin can be contacted at 011 234 4921 or justin@cruxconsulting.co.za.

Conflict of Interest Management

Sterling maintains a Conflict of Interest Management Policy, accessible upon request.

Complaints

As a client of ours, if you are dissatisfied with services rendered by us, a complaint may be lodged in writing with copies of relevant documentation and addressed to:

M HAMAN

Postal Address: Postnet 22 Private Bag X16 Hermanus 7200

Physical Address: 9 Mitchell Street Hermanus 7200

Tel: 0861 888 987

E-mail: marietjie@sterlingwealth.co.za

Sterling.
PRIVATE CLIENTS

Your wealth,
every step of the way.

www.sterlingprivateclients.co.za

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Financial Services Provider, FSP No. 10537.