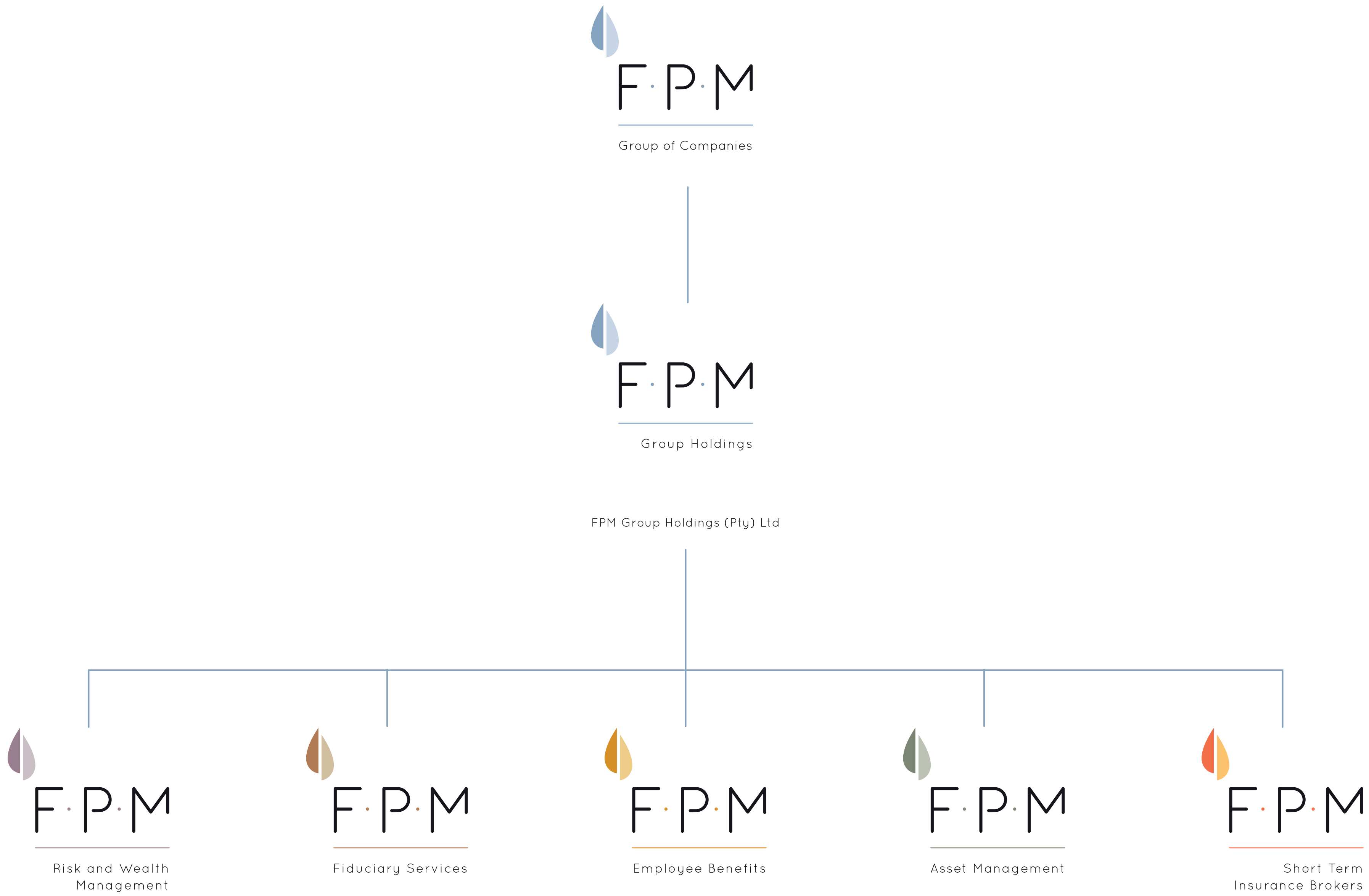

F·P·M
Group of Companies
relationships • solutions



FPM Risk and Wealth Management (Pty) Ltd
Authorised Financial Services Provider
FSP No . 46610

FPM Fiduciary Services (Pty) Ltd
Reg No . 2015/413595/07

FPM Employee Benefits (Pty) Ltd
Authorised Financial Services Provider
FSP No . 46611

FPM Asset Management (Pty) Ltd
Authorised Financial Services Provider
FSP No . 46763

FPM Short Term Insurance Brokers (Pty) Ltd
Authorised Financial Services Provider
FSP No . 8961

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Established in 1988, the FPM group of companies has developed into an innovative, specialist and trusted provider of risk, wealth management, fiduciary, short term insurance and employee benefits solutions for individuals and businesses.

Our clients are always at the centre of everything we do, ensuring that we provide the best possible service and the most suitable solutions to meet their specific requirements and objectives. Our focus is very much on building and nurturing long term, trust-based relationships with increasingly better educated consumers of financial services.

To negotiate the ever-changing regulations impacting our spectrum of services, and to keep up to speed with the latest market trends and advances, we have separate business units which employ specialists who are experts in their areas. This also applies to vital considerations such as technology, analysis, legal, compliance and taxation. Relating to our clients' needs is what it is all about for us. From their requirements for immediate solutions to their demand for long term financial and outcomes-based planning. Keeping pace with changes in generational behaviour is part of the ongoing challenge which we readily accept. This includes responding as quickly as possible to communication needs and maximizing accountability. The bottom line is that we want our clients to want to do business with us.

In today's highly complex environment, there is no room for a "jack of all trades" services approach. Clients need and deserve to receive professional treatment from dedicated specialists who complement each other and have the knowledge and experience to deliver top-class advice, service and results.

It is for this reason that the FPM group comprises the following focused subsidiaries with their own sets of specialists and close-knit teams of advisers:

- FPM Risk & Wealth Management (Pty) Ltd - Reg No. 2015/413565/07
- FPM Short Term Insurance Brokers (Pty) Ltd - Reg No. 1993/004625/07
- FPM Fiduciary Services (Pty) Ltd - Reg No. 2015/413595/07
- FPM Employee Benefits (Pty) Ltd - Reg No. 2015/413631/07


F·P·M
Risk and Wealth Management
risk & wealth management

risk & wealth management

Effective risk and wealth management can only be delivered if it is based on a comprehensive needs analysis that correctly assesses current and future requirements. This applies to both businesses and individuals.

In the risk arena, our main focus is on providing key-man insurance and other insurance cover to businesses, giving them very necessary protection and peace of mind regarding their most vital employees.

In wealth management, we focus on assisting individuals to accumulate and manage their wealth. Once an in-depth analysis has been carried out, it is up to the client to make the call. This in line with FPM's advice-focused rather than sales-focused emphasis.

Our expert advisers concentrate on understanding investors' needs in building capital for the short term, medium term and long term. They also play a guiding role so that future needs are adequately catered for within a carefully designed strategy that can be constantly tracked and monitored to measure its effectiveness.

By using our own in-house developed solutions, we are able to offer five asset allocation models which are outsourced to carefully selected fund managers. The blend and make-up of the model portfolios comes from our own skilled and experienced research team supported by one of the most respected Discretionary Fund Managers in the country.

Adding value to our clients' lives is our essential aim, but this has to be based on a strong mutual relationship and commitment to providing a personal touch. The better we know our clients and their needs, the more purposefully we can ensure that the major risk factors are covered and investment goals can be set and achieved.

Through offering a one-stop approach and service, we want to be able to do as much as possible to assist our clients to meet their investment needs whether by way of retirement annuities, provident funds, unit trusts or other appropriate vehicles. The more meaningful the service, the more likely it is that long term relationships will be developed, nurtured and maintained.


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Fiduciary Services
fiduciary services

fiduciary services

While it is human nature to spend most of one's time focusing on the here and now, it is also everyone's responsibility to provide for the future, especially if there are dependents involved.

At FPM, we are justifiably proud of the expertise we have developed in the very important and complex areas of estate planning, wills, trusts and winding up deceased estates.

Although trusts have been affected by some recent legislative amendments, they are still as useful and as pertinent as ever in the financial planning mix. For trusts to be as effective and efficient as possible, they need to be properly structured and administered, taking individual and family circumstances into account.

Inter-generational trusts still have a very valuable role to play in safeguarding legacies and transferring wealth from one generation to another.

Our focus is on guiding our clients through the fiduciary maze, ensuring that the best sustainable outcomes are achieved during one's lifetime and after one's death.

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Employee Benefits

employee benefits

FPM has developed a wide-ranging portfolio of employee benefits offerings that cover all of the major needs of companies and their employees. The emphasis is on providing independent advice that is always in the best interest of clients.

From medical aid, to retirement funds (pension and provident), to group risk cover, our team is able to provide and administer custom-made solutions to meet a range of different and specific needs. Whatever we offer is based on an intensive needs analysis. Once these solutions are in place and being utilised, regular monitoring and reviews are undertaken to ensure ongoing suitability and performance.

Across all of these important areas, we act as an administration hub for processing claims and other correspondence for companies and individuals. This is an extremely valuable service, taking the hassle away from our clients.

Our full-service offering is exactly that – a full service, from running induction programmes for companies for new employees, to offering investment options, to conducting annual reviews, to providing answers to queries. Importantly, the needs analysis that we conduct makes sure employment contracts are aligned with benefits provided and legislation.

By supplying an interactive service hub, our support team ensures that individuals are on the path for meeting their requirements. From an investment point of view, we put a default model in place that has been developed by our investment experts. Report-backs on the default's performance against various benchmarks is provided on a quarterly basis. Alternatives to the default are also offered.

Of major benefit to our clients is that we "get" the fact that we are looking after people who are unique individuals, not just numbers. Our aim is to protect individual rights wherever possible and to always be approachable to provide much-needed feedback on all employee benefit matters.

In an environment that is constantly subjected to regulatory changes, we offer world-class liaison, advice and administration. This includes accurate record-keeping, rapid turnaround times and competitive pricing to deliver an overall service that goes much further than merely ticking all the boxes.

F·P·M

Short Term
Insurance Brokers

short term insurance

Let's face it, short term insurance is sometimes a grudge purchase, but it's also incredibly necessary in the fast-moving 21st century.

Our team of specialists provide short term insurance solutions for individuals and businesses.

Through the expertise and experience of our team, we are able to source great deals for our clients and place them with the most suitable Insurers. We also deal with the various administration processes, including policy administration and claims handling. The big differentiator is that we make a point of getting to know our clients and deliver top class service which includes regular reporting, evaluation and portfolio reviews.

The bottom line is that we can tailor-make short term solutions for a particular purpose and then back this up with all the essential follow-up activity that comes with a complete, integrated service.


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