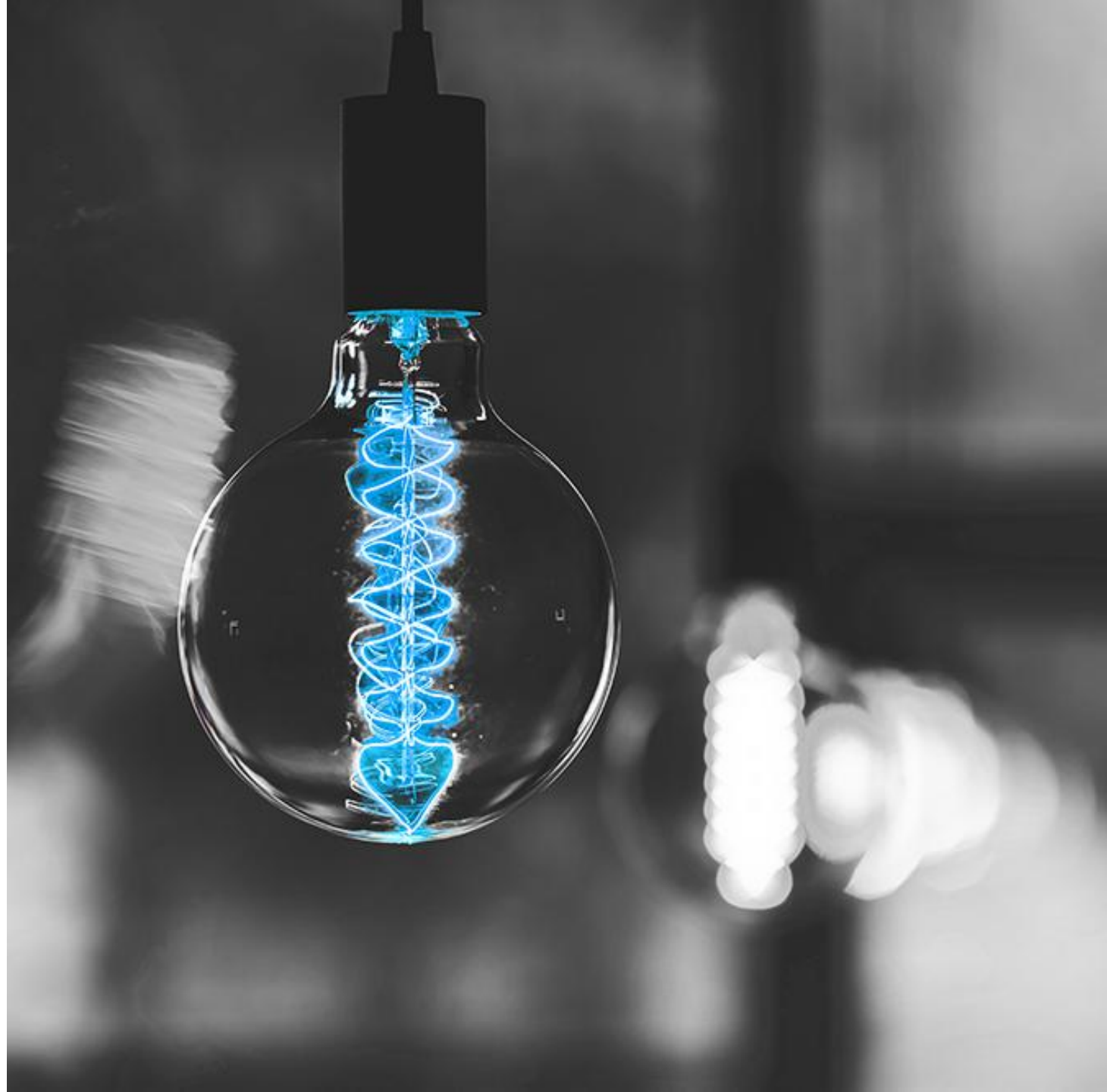




Company presentation

2024

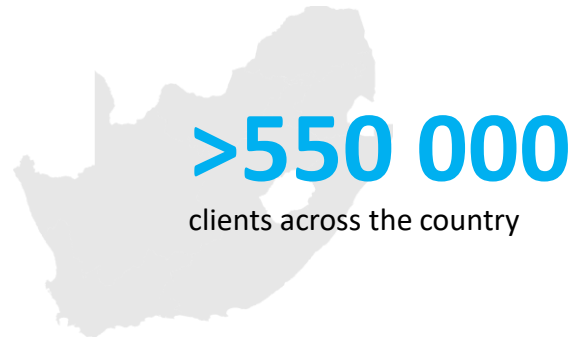




PSG footprint

PSG is a unique and leading professional financial services company.

Established in 1998 and it has since proven its worth with exceptional results and market share.



Core revenue of more than
R5,9 billion

Assets under administration to the value of **R406,9 billion**



Recurring headline earnings equals a **11%** compound annual growth rate over ten years.



Gross written premium of

R7 billion



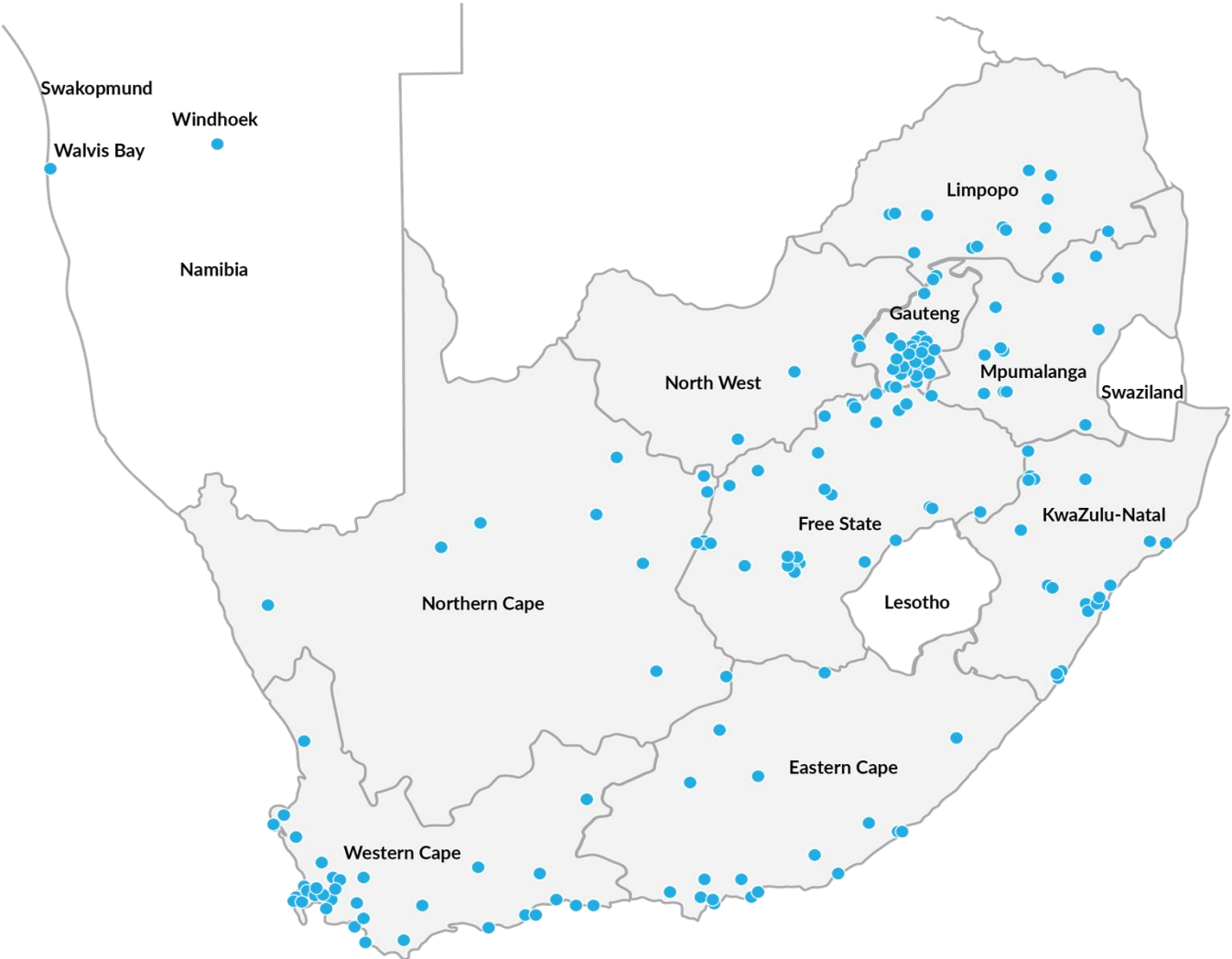
A market capitalisation of

R19,2 billion



A Great Company

Wealthy Clients serviced where they reside



266
Adviser offices



953
Advisers

	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
No. of advisers	935	932	952	947	953
PSG Wealth	559	563	584	590	608
PSG Insure**	376	369	368	357	345
No. of offices	257*	263	263	266	266

Source: PSG Distribution

* Number revised from 260 to 257

** Historical decrease in insure advisers due to amalgamation and consolidation of PSG Insure adviser offices



Recognition, awards and achievements

The group is proud of the following notable milestones, achievements and industry awards:



2024

- Awarded 'Wealth Manager of the Year: Large Institutions' at the *Krutham Top Private Banks and Wealth Managers Awards*, for a sixth year in a row. Winner in the 'Executive', 'Lump-sum investor', 'Young Professional', 'Successful Entrepreneur' and 'Retiree' archetypes.
- Awarded 'Top Securities Broker of the Year: Large Institutions' at the *Krutham Top Securities Brokers Awards*.
- *Citywire DFM Awards*:
 - 'Best Multi-Asset Low Equity' offering: PSG Wealth Preserver FoF
 - 'Best Multi-Asset SA Income' offering: PSG Wealth Income FoF
- *Morningstar Awards*: Top 3 nomination: 'Best cautious allocation fund': PSG Wealth Preserver Fund of Funds

2023

- Awarded 'Wealth Manager of the Year' at the *Intellidex Top Private Banks and Wealth Managers Awards*. Winner in the 'Executive', 'Lump-sum Investor' and 'Retiree' archetypes.
- Third position overall at the annual *Intellidex SA's Top Securities Brokers Awards*.
- *Citywire DFM Awards*: 'Best Overall performance': PSG Investment Management
 - 'Best Multi-Asset Low Equity offering': PSG Wealth Preserver FoF
 - 'Best Multi-Asset High Equity offering': PSG Wealth Moderate FoF
 - 'Best SA Equity offering': PSG Wealth Creator FoF
- *Raging Bull Awards*: PSG Multi-Management Cautious Fund of Funds – Certificate for 'Best South African Multi-Asset Low Equity Fund' (over three years).

2022

- Awarded 'Top Wealth Manager' at the *Intellidex Top Private Banks and Wealth Managers Awards*. Winner of the 'Young Professional', 'Lump-sum Investor' and 'Retiree' archetypes.
- Second position overall at the annual *Intellidex SA's Top Securities Brokers Awards*.
- *Raging Bull Awards*: 'Best Multi-Asset Low Equity Fund' in the country.

2021

- Awarded 'Top Wealth Manager' at the *Intellidex Top Private Banks and Wealth Managers Awards*.
- Awarded 'Top Online Broker' at the *Intellidex Top Securities Brokers Awards*.
- *Morningstar Awards*: Runner up in 'Best global equity fund': PSG Wealth Global Creator Fund of Fund.

2020

- Awarded 'Top Wealth Manager' at the *Intellidex Top Private Banks and Wealth Managers Awards*.
- Awarded 'Top Relationship Manager' at the *Intellidex SA's Top Stockbrokers Awards*.
- *Raging Bull Awards*: PSG Wealth Global Flexible Fund of Funds trophy for 'Best Offshore Global Multi Asset Fund' on a risk-adjusted performance basis (over 5 years).

2019

- Awarded 'Top Wealth Manager' at the *Intellidex Top Private Banks and Wealth Managers Awards*. Winner of the 'Successful Entrepreneur' and 'Young Professional' archetypes.

2018

- Rated third overall at the *Intellidex Wealth Manager of the Year Awards* and won the 'Successful Entrepreneur' archetype.

2017

- Rated third in the 'People's Choice' category at the *Intellidex Wealth Manager of the Year Awards*.





Recognition, awards and achievements

PSG Asset Management

2023

- Raging Bull - Runner up: South African Manager of the Year
- Raging Bull - Certificate: Best South African Multi-Asset Income Fund for straight performance over three years: PSG Diversified Income Fund
- Raging Bull - Certificate: Best (SA-Domiciled) Global Multi-Asset Flexible Fund for straight performance over three years: PSG Global Flexible Feeder Fund
- Raging Bull - Certificate: Best South African Multi-Asset High Equity Fund straight performance over three years: PSG Balanced Fund
- Raging Bull - Trophy: Best South African Interest-Bearing Fund for straight performance over three years: PSG Diversified Income Fund
- Raging Bull - Trophy: Best (SA-Domiciled) Global Equity General Fund for straight performance over three years: PSG Global Equity Feeder Fund

2022

- Raging Bull - South African Manager of the Year
- Raging Bull - Certificate: Best SA Interest-Bearing Short-term Income Fund on a risk-adjusted basis over five years: PSG Income Fund
- Raging Bull - Certificate: Best SA Multi-Asset Income Fund for straight performance over three years: PSG Diversified Income Fund
- Raging Bull - Certificate: Best SA Domiciled Global Multi-Asset Flexible Fund for straight performance over three years: PSG Global Flexible Feeder Fund
- Raging Bull - Trophy: Best South African Interest-Bearing Fund: PSG Diversified Income Fund
- Raging Bull - Trophy: Best (SA-Domiciled) Global Equity General Fund: PSG Global Equity Feeder Fund

2021

- Raging Bull - Best South African Interest-Bearing Short-term Fund: PSG Income Fund

2019

- Raging Bull - Runner up: South African Management Company of the year
- Morningstar - Runner-up: Best fund house - larger fund range
- Morningstar - Runner-up: Best flexible allocation fund: PSG Flexible Fund

2018

- Raging Bull - Runner up: South African Management Company of the year
- Morningstar - Best Aggressive Allocation Fund
- Morningstar - Runner-up: Best fund house - larger fund range

2017

- Runner-up - South African Collective Investment Schemes Management Company of the Year award
- Raging Bull - Best South African Multi-Asset High Equity Fund
- Morningstar winner of best aggressive allocation fund: PSG Balanced Fund
- Morningstar runner-up to best South African equity fund: PSG Equity Fund
- Morningstar joint runner-up to best fund house – larger fund range: PSG Asset Management





Recognition, awards and achievements



2024

- Western won the Non-Life Insurer of the year: Commercial for the third year in a row at the FIA Intermediary Experience Awards.

2023

- Western won the Non-Life Insurer of the year: Commercial for the second year in a row at the FIA Intermediary Experience Awards.
- Santam National Broker Award for Personal lines

2022

- PSG Insure won Corporate Broker of the Year – 1st place at CIB's 2022 Broker Awards
- PSG Insure Meesterplan won Diamond Broker of the Year – 1st place at CIB's 2022 Broker Awards
- Western received the Product Supplier of the Year: Non-Life Commercial award at the FIA Intermediary Experience Awards during September 2022.

2021

- Santam National Intermediary of the Year award for performance excellence, in both the commercial and personal lines categories.

2020

- PSG Insure named Santam National Broker of the Year
- For the second time in a row, PSG Insure was named overall winner as the Top National Broker at the Old Mutual Insure Awards

2019

- PSG Insure Overall National Winner (best national broker) in the Old Mutual Insure 2019 Broker Awards
- PSG Insure Centurion Short-Term branch named Top Regional National Broker for the Pretoria Region in the Old Mutual Insure 2019 Broker Awards

2018

- PSG Insure named National Broker of the Year for and Agricultural Lines by Santam
- PSG wins Santam National Broker of the Year Award for Performance Excellence (Asset & Crop Combined)
- PSG Meesterplan won Diamond Broker of the Year – 1st place at CIB's 2018 Broker Awards

2017

- PSG Insure Overall National Winner (best national broker) in the Old Mutual Insure 2017 Broker Awards
- Gold Winner in the National Group Schemes Category (best platform) in the Old Mutual Insure 2017 Broker Awards
- PSG Insure Centurion Short-Term branch named Gold Winner in the National Broker Category (best-performing branch in Gauteng/North) in the Old Mutual Insure 2017 Broker Awards
- PSG Insure recognised as the Santam National Broker of the Year for Commercial, Personal and Agricultural Lines
- PSG Meesterplan won Diamond Broker of the Year – 1st place at CIB's 2017 Broker Awards
- PSG Insure won Corporate Broker of the Year – 1st place at CIB's 2017 Broker Awards

2016

- PSG Insure wins Santam commercial insurance awards
- National Broker of the Year for both commercial lines and agricultural and crop insurance

2015

- Broker of the Year for both commercial lines, and assets and crop insurance in the 2015 Santam National Broker Awards



Our vision

To be the leading professional financial services group in Southern Africa and selected regions abroad.





Our mission

To make a difference in the lives of all our stakeholders by creating and preserving wealth through excellence.



PSG Structure




* Includes PSG Employee Benefits

** Includes Western National Insurance


Note: PSG Group unbundled its shareholding in PSG Financial Services (previously PSG Konsult) with effect from 12 September 2022




Our 7 core principles




1
Our clients
Are our priority



2
Our people
Are our strength



3
Team work
We are a team



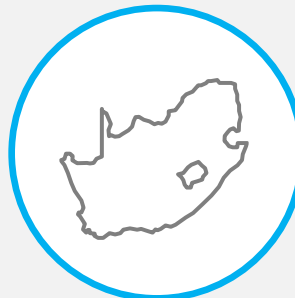
4
Quality
We will provide clients
with the best products,
backed by superb
systems



5
Growth
Growth is part
of our DNA



6
Adaptability
We will adapt to the
constantly changing
business environment



7
South African
We are first and
foremost a South
African company



What we offer





PSG Wealth

We offer a comprehensive wealth management offering, designed to meet our clients' needs as an individual, family or business:

- Investments
- Stockbroking
- Multi-management
- Employee benefits
- Estate and trust services
- Life insurance
- Healthcare
- Wealth platform
- Financial planning





PSG Asset Management

PSG Asset Management is an established, recognised and respected investment management company that offers a comprehensive range of:

- Local unit trusts
- International funds





PSG Insure

**We offer short-term insurance advice
and cover for individuals and business:**

- Personal insurance
 - Short-term
 - Life insurance
 - Healthcare
- Commercial insurance
 - Business insurance
 - Specialist insurance
 - Top-up cover





END – thank you