
SILKE FINANCIAL SERVICES

Knowing who you plan with sets you apart

Founded in 1990 by Advocate Ken Silke, a well-known persona in the South African investment world. Ken's founding belief was that Silke Financial Services should always remain independent.

We understand all the complexities of the changing financial climate but are steadfast in our decision not to be subjected to shareholder pressure, or to the constraints of operating in a large group with the inherent conflicts of interest, so as to always act in each client's best interest. In fact, we have a legal fiduciary obligation to act in each client's best interest.

Over the years we have grown significantly. We believe that your business is our business and if you succeed, we succeed. We care deeply about helping our clients and endeavour to render financial services honestly, fairly, with due skill, care and diligence, in the interests of our clients and the integrity of the financial services industry.

Our client relationship principles are clear:

1	Client First	2	Integrity
3	Objectivity	4	Fairness
5	Competence	6	Confidentiality
7	Diligence	8	Professionalism

At a time when the ability to adapt is more vital than ever, we continue to rise to the challenges of tomorrow by drawing on the wealth and diversity of talent within the Silke team to create new personal financial planning solutions and tools. Bringing all the pieces of your personal financial planning life together is a challenging task, but there is no greater satisfaction than facilitating solutions to help clients for success in their personal lives and careers. With fourth generation clients and 3rd generation advisors, we share the values that guide all family entrepreneurs wishing to pass their wealth DNA on:

- Responsibility
- Long-term commitment
- The pursuit of excellence

A "Reintroduction" To Our Team

Our commitment to maintaining a personal relationship with you is reinforced by our multi-disciplinary team approach, providing you with a detailed level of attention and full responsibility from every member of our team and as required, outside advisors or attorneys from a select group of qualified practitioners. Our team of advisors have completed extensive training and experience requirements and are held to rigorous ethical standards. The Silke Financial Services team has combined experience of over 200 years in coaching, financial management, asset management, risk management, tax planning, retirement planning, estate planning and banking.

Our Silke Wealthcare Team report to Trevor Wadeley, our Wealthcare Operational Manager:

- Michelle Freudiger is our Client Relationship Manager (CRM) and Internal Compliance Officer
- Herman Hesse, from Moonstone, is our External Compliance Officer
- Philip Champion is our Wealthcare Advisor heading up Risk and Health Benefits
- Carolyn Boyce: Business Administrator
- Fikiswa Ndlebe: Office Administration
- Ian Harrison: IT support
- Rendered Technologies: Communications and Data Engineering
- Chris Murphy, from Legacy Financial Services, Fiduciary Services
- Ross Munro, from Ross Munro & Associates, Tax Services
- Fundhouse providing investment analytics.

Our Wealthcare Advisors are Independent Financial Advisers (IFAs) and are free from product risk and investment supplier influence. Our advisors are led and managed by our Managing Member, Shane Thom:

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Shane Thom CFP®, GTP(SA)™

MANAGING MEMBER | KEY INDIVIDUAL | INTEGRATED WEALTHCARE ADVISOR | PERSONAL PORTFOLIO MANAGER (PPM)
CERTIFIED FINANCIAL PLANNER® PROFESSIONAL

[Shane on LinkedIn](#)

"I am an unstoppable action taker/entrepreneurial antiquarian. Responsible for my positive behaviour. Loving / caring husband / father. Into the integrated study of religion and nature. Financial Bodyguard / Healthy / Wealthy / Philanthropist / Spoiling Grandfather / Yellow Submarine owner age 70 / Halley's comet adventurer in 2062"

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Chris Norris, B Com (Hon) Taxation CA (SA), CFP®

KEY INDIVIDUAL | WEALTHCARE ADVISOR | PERSONAL PORTFOLIO MANAGER (PPM)

CERTIFIED FINANCIAL PLANNER® PROFESSIONAL

Chris on LinkedIn

"After completing Articles at Ernst & Young's Cape Town office, I was admitted by the South African Institute of Chartered Accountants as a CA(SA) in 1992. Registered Auditor and previously accredited JSE Auditor. Clients included Category 2 Asset Managers, Category 1 Insurance Administrators and Retirement (Pension/Provident) Funds. I joined Silke Financial Services as a Wealthcare Adviser during September 2015"

Our passion is to help people manage their "money" in a way that will make their lives more meaningful. We believe that one of the cornerstones of becoming self-managed individuals is to create a platform for financial freedom. One does not necessarily have to wait for retirement to feel financially free; it can immediately be attained by taking control of one's finances today. This thinking is at the centre of everything we do.

Wealth is from the Old English words 'weal' (well-being) and 'th' (condition) which taken together mean 'the condition of well-being'.

To be genuinely wealthy one must develop a system that aligns one's values and principles with the actual conditions of one's well-being: personal, professional, spiritual, environmental and financial.

Our mission is to Serve Others with Excellence (SOWE™) using the Silke Financial Services Integrated Wealthcare Planning Process™.

The Financial Services Industry

In South Africa the Financial Advisory and Intermediary Services Act 2002 regulates the rendering of financial advisory and intermediary services to clients. The meaning of 'advice' means any recommendation, guidance or proposal of a financial nature furnished, by any means or medium, to any client or group of clients. The Financial Planning Institute (FPI) recommends a Six Step Process that provides a map for clients and acts as a guide towards the achievement of preferred financial outcomes:

- 1 Establish and define the client-planner relationship;
- 2 Gather client data, including goals;

- 3 Analyse and evaluate the client's financial status;
- 4 Develop and present financial planning recommendations and/or alternatives;
- 5 Implement the financial planning recommendations;
- 6 Monitor the financial planning recommendations.

The Silke Financial Services Integrated Wealthcare Planning Process™ is comprised of personal financial coaching and financial advice. Financial advice can be described as being transactional assistance as opposed to transformational assistance as provided in financial coaching. In relation to personal and management coaching, financial coaching advocates that when the fundamentals of safety have been achieved, persons are poised for success in their personal lives and careers.

It can be defined as the practise of financial planning with the dedicated mission of assisting the development of financial plans that are in the clients' best interest in all regards; taking clients' value systems into account and allowing clients to own the process and outcomes. It creates an awareness of the effects of financial behaviour on persons' lives. It is a one-on-one financial coaching relationship in which the Wealthcare advisor encourages and supports the attainment of clients' financial plans' which align with their 'value goals'.

The Integrated Wealthcare Process motivates the alignment of person's allocation of personal funds with their 'value goals'. It is believed that behaviour and security is fundamental to personal growth. The theory that underpins the model in part is that behavioural change (allocation of funds to achieve 'value goals' in varying time periods) in itself brings about cognitive changes and the enhancement of self-efficacy. It has been shown that behavioural changes implemented over a period of time lead to neurological changes which allow for the coaching outcomes.

The ABC'S of financial coaching for your future:

- Plan for it. Begin today by visualising your future life (will there ever be a better time to begin?)
- Success demands that you set the right goals
- Remove the risks that could stop you from achieving the right goals
- Action, measure and change
- Apply the theories that underpin the Integrated Wealthcare process

Our Financial Planning Products:

- Risk Benefits and Medical Aid Health Care Planning (Protection of Wealth)
- Pre-Retirement Planning (Creation of Wealth) — how much should I save now to accumulate sufficient retirement capital for a care-free retirement?
- Post-Retirement Planning (Protection of Wealth) — what will be realistic drawdown levels at retirement to sustain my retirement capital for different life expectancies?

- Fiduciary Review (Protection and Creation of Your Wishes and Future Care) — Last Will and Testament, Power of Attorney and Living Will.

Investing can be a highly emotional experience. Money can cause advisors and investors to behave in irrational ways. All of the potential highs, lows, and sentiments associated with investing can overshadow the ultimate goal — achieving your lifestyle goals. In an effort to focus on the latter and eliminate the former, the "quantitative" approach to investing seeks to pay attention to the numbers instead of the intangibles.

Our Corporate Responsibility Initiatives:

- Founder and main sponsor of The Ikwezi Art Centre. The mission of Ikwezi Art Centre is to provide artists with a venue in which to develop their creative abilities to their greatest potential. The centre operates as a commercially viable and sustainable studio and gallery.
- Mentorship Program whereby we partner with young inspiring South Africans.
- With Shane being a Police Reservist (SAPS) Silke has committed ourselves in a support role to the members of Pinelands Police Station.

There is one certainty in the world of finances - your actions today will have a dramatic effect on the future lifestyle that you wish to enjoy, personal development to the aspired future self. With proper personal financial planning you are encouraged to action the behavioural change that is essential for true wealth.

"Let's do it together."

I look forward to talking with you again soon.
Yours in health,

Shane Thom, CFP® GTP(SA)™