

EMPLOYER EDITION

EMPLOYEE FINANCIAL WELLNESS BENEFIT · 2026

Invest in your people's *holistic financial wellbeing.*

Offer the PPW Flagship Financial Wellness Program as a corporate employee benefit—sponsored by you, delivered one-to-one by our financial planners.

PREMIER
PRIVATE WEALTH
HARNESSING AFRICAN WEALTH

01 WHY FINANCIAL WELLNESS AT WORK

A benefit your people will *value for life.*

Your employees make important financial decisions every day—about debt, protection, education, retirement and family. Clear, independent guidance helps them make those decisions with confidence, and lets them bring their best to work.

WHAT YOUR ORGANISATION GAINS

i. Attract & retain talent

A distinctive, personal benefit that supports your wider remuneration, retirement and incentive offering.

ii. Focus & wellbeing

Employees with a clear financial plan carry less money worry into the working day.

iii. Get more from existing benefits

Helps staff understand and use their pension, medical and protection benefits well.

iv. A caring employer brand

A practical, visible commitment to your people's long-term security and their families.

THE IDEA IN ONE LINE

You sponsor the programme fee for each eligible employee. We deliver a confidential, one-to-one financial plan to every one of them.

WHY PPW AFRICA

- Independent, goal-based advice—not product-driven selling.
- Holistic planning across cash flow, risk, investment, retirement and estate.
- Cross-border capability for globally mobile and expatriate staff.
- Every employee is served by an experienced, well-vetted Certified or Senior Financial Planner.
- An AI supported digital portal and Heritage Vault that keep every employee informed & organised.

OUR FINANCIAL PLANNERS

Experienced. Certified. *Well vetted.*

All PPW Africa financial planners are highly experienced Certified and Senior Financial Planners, carefully vetted before they advise your people, practising in well-regulated financial jurisdictions and backed by adequate professional indemnity insurance.

South Africa
FSCA-REGULATED PRACTICE

United States
REFERRAL TO REGULATED PLANNERS

United Kingdom
FCA-REGULATED PRACTICE

Rwanda
CMA-LICENSED PRACTICE

02 THE FLAGSHIP FINANCIAL WELLNESS PROGRAMME

What every sponsored employee *receives.*

A structured, one-to-one experience with a PPW financial planner that turns complex financial choices into clear, prioritised actions.

A 360° ASSESSMENT — THE FINANCIAL MRI SCAN

01	02	03	04	05
Personal financial management	**Risk planning**	**Investment planning**	**Retirement planning**	**Estate & legacy**
Income, cash flow, budgeting, savings, net worth, debt and emergency funds.	Life, disability and income protection, medical cover and family exposure.	Portfolio assessment, asset allocation, diversification and risk tolerance.	Readiness, projected income, pension savings and funding gaps.	Wealth transfer, beneficiaries, succession and Will-planning.

INCLUDED FOR EVERY EMPLOYEE

Complimentary consultation
A 45-minute Financial Wellness Consultation to understand needs and goals.

Financial Wellness Report
A comprehensive written report with a personalised, prioritised roadmap.

Behavioural finance coaching
Practical support to build lasting habits and follow through on the plan.

Portal & Heritage Vault
Annual access to an AI-supported planning portal built with CFP® professionals and financial-planning academics, plus secure document storage.

Annual review
A formal yearly review with updated recommendations and progress monitoring.

Complete confidentiality
Personal financial details stay between the employee and their PPW planner.

THE JOURNEY

Six connected steps from first conversation to ongoing review.

1	2	3	4	5	6
Consult	Assess	Plan	Prioritise	Connect	Review

03 HOW YOU SPONSOR THE BENEFIT

Choose one package— or two—*for your people.*

You pay the programme fee for each eligible employee. Select a single package for everyone, or sponsor two packages so the level of planning matches the complexity of each employee group.

OPTION A · SINGLE PACKAGE

One package for all eligible staff

Simple to launch and communicate. Every eligible employee receives the same programme—typically Gold for broad workforce cover, or Platinum where most staff have more complex finances.

Example: Gold for all permanent employees.

OPTION B · TWO PACKAGES

Tiered by employee group

Match the planning to the need. Sponsor one package for the wider workforce and a second, more comprehensive package for managers, executives or globally mobile staff.

Example: Gold for all staff, plus Platinum or Diamond for senior leadership.

PER-EMPLOYEE PROGRAMME FEES

GOLD	PLATINUM	DIAMOND
Employees earning below USD 100,000 a year or with net worth below USD 249,999	Employees earning USD 100,000–250,000 a year or with net worth USD 250,000–1,000,000	Employees earning above USD 250,000 a year or with net worth above USD 1,000,000
USD 1,250	USD 2,750	USD 5,250
PER EMPLOYEE · FIRST YEAR*	PER EMPLOYEE · FIRST YEAR*	PER EMPLOYEE · FIRST YEAR*
Renewal **USD 450** / yr*	Renewal **USD 750** / yr*	Renewal **USD 1,050** / yr*

ILLUSTRATIVE BUDGET — OPTION B

EMPLOYEE GROUP	PACKAGE	EMPLOYEES	FIRST YEAR*	RENEWAL / YR*
All staff	Gold	50	USD 62,500	USD 22,500
Senior leadership	Platinum	10	USD 27,500	USD 7,500
Total employer investment		**60**	**USD 90,000**	**USD 30,000**

*All programme fees exclude VAT. The example is illustrative only, calculated from current published per-employee fees. Your proposal will reflect your workforce, eligible groups and chosen packages.

04 WHAT EACH PACKAGE COVERS

Planning depth that scales *with seniority and complexity.*

	FINANCIAL WELLNESS PROGRAMME			DIGITAL ONLY	
SERVICE	GOLD	PLATINUM	DIAMOND	PORTAL	VAULT
Financial Wellness Assessment & annual review	✓	✓	✓	Self-guided	—
Comprehensive planning report & update	✓	✓	✓	AI-assisted analysis	—
Behavioural finance coaching	✓	✓	✓	—	—
Financial Wellness Portal access	✓	✓	✓	✓	—
Heritage Vault access	✓	✓	✓	—	✓
Personal financial, risk, investment & retirement planning	✓	✓	✓	DIY tools & calculators	—
Estate planning	Will-drafting Advice	Estate & succession	Estate & succession	—	Document storage
Cross-border tax planning	—	✓	✓	—	—
Cross-border trust planning	—	—	✓	—	—
Alternative asset & impact investing	—	—	✓	—	—
Family constitution & philanthropy strategy	—	—	✓	—	—
Planner level	Financial / Senior Financial Planner	Senior or Certified Financial Planner	Certified Financial Planner	Self-directed	Self-directed
Annual fee per employee (excl. VAT)	USD 1,250 yr 1 USD 450 renewal	USD 2,750 yr 1 USD 750 renewal	USD 5,250 yr 1 USD 1,050 renewal	INCLUDED IN ANNUAL PACKAGE FEE	INCLUDED IN ANNUAL PACKAGE FEE

Digital-only subscriptions can be sponsored as an entry-level benefit for wider staff groups. Free trials: Portal 14 days, Vault 30 days. Digital-only plans do not include adviser-led planning.

INCLUDED DIGITAL TOOLS & FINANCIAL EDUCATION

PPW Financial Wellness Portal

Developed in collaboration with Certified Financial Planners and university professors of financial planning, and backed by AI tools for deeper, more comprehensive analysis. Goal tracking, calculators and direct access to the employee's planner.

Heritage Vault

Bank Level encrypted Secure storage for Wills, trusts, powers of attorney, asset registers and property deeds and other heritage information like letters to grand children, etc

- Masterclasses & financial education for executives, employees and their families
- Consolidated views of local & global accounts
- On-demand portfolio analysis & reporting

05 HOW THE BENEFIT WORKS

A simple rollout, *managed with you.*

01
EMPLOYER & PPW
Design the benefit
Agree eligible employee groups and whether to sponsor one or two packages.

02
EMPLOYER
Confirm & pay
Programme fees are invoiced to your organisation per enrolled employee.

03
PPW
Launch to staff
We introduce the benefit to employees and explain how to book.

04
EMPLOYEE
Book & assess
A free 45-minute consultation, then the 360° assessment.

05
EMPLOYEE & PLANNER
Plan & act
A personal report and roadmap, with portal, Vault and coaching support.

06
EMPLOYER & PPW
Review & renew
Annual reviews for employees; you decide on renewal each year.

06 REGULATED, CROSS-BORDER EXPERTISE

PPW Africa holds a direct licence from the Capital Markets Authority of Rwanda and is licensed by affiliation in South Africa (FSCA, via Masthead Financial Planning), the United Kingdom (FCA, via NEBA PC UK), the UAE, Singapore and Malaysia (via NEBA Private Clients, part of TEAM UK PLC). Planners always disclose the jurisdiction under which their advice is regulated.

07 OTHER PPW CORPORATE ADVISORY SERVICES

Integrated support for your business, *owners and employees.*

ADVISORY AREA	VALUE TO YOUR BUSINESS
Corporate financial planning & treasury	Planning liquidity, reserves and capital requirements for operational resilience and growth.
Executive benefits & incentive schemes	Designing retirement, health and incentive arrangements to attract and retain talent.
Business continuity & shareholder protection	Coordinating succession, key-person protection and shareholder arrangements with legal and insurance specialists.
Owner wealth integration	Aligning business value, personal wealth, retirement and estate objectives within one strategy.

08 FREQUENTLY ASKED QUESTIONS

Questions employers and employees *often ask.*

Who pays for the programme?

Your organisation pays the programme fee for each enrolled employee. There is no programme cost to the employee for the package you sponsor.

Which employees can be enrolled?

You decide the eligible groups—for example all permanent staff, a specific grade, or executives and globally mobile employees.

Does the fee include implementation?

No. Programme fees cover advice and planning. Any product an employee chooses to implement is optional, and its fees or commissions are disclosed to the employee in writing beforehand.

What happens at renewal?

Renewal fees apply per employee from year two. You decide each year whether to continue sponsoring, and for which groups.

How is the benefit treated for tax?

Treatment of employer-paid benefits varies by jurisdiction. We recommend confirming with your tax adviser; we can coordinate with them where helpful.

Can we offer different packages to different staff?

Yes. You may sponsor one package for all eligible employees, or two packages—for example Gold for the wider workforce and Platinum or Diamond for senior leadership.

Will you share employees' financial details with us?

No. Personal and financial information is confidential between the employee and their PPW planner, handled with appropriate safeguards.

How often are employees' plans reviewed?

At least once a year within the membership, with additional reviews when major life, regulatory or market changes require them.

Can you support staff working across borders?

Yes. Cross-border planning supports expatriate, non-resident and internationally mobile employees, subject to applicable regulation.

How do we get started?

Book a free 45-minute employer consultation. We'll understand your workforce and prepare a tailored sponsorship proposal.

"Holistic financial wellbeing is the foundation to employee satisfaction."

EDMOND ADE, CFP® · PREMIER PRIVATE WEALTH AFRICA

09 YOUR NEXT STEP

Give your people a clearer path to *holistic financial wellbeing.*

In a free 45-minute employer consultation we will understand your workforce, recommend whether one or two packages suits your organisation, and prepare a tailored sponsorship proposal.

FOR EMPLOYERS & HR LEADERS

Book a Free 45-Minute Consultation

Design an employee financial wellness benefit around your people.

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Important information. This brochure provides general information about PPW Africa's employee financial wellness benefit and indicative per-employee fees. It is not personal financial, investment, legal or tax advice, and does not constitute an offer or guarantee of performance. Budget examples are illustrative. Fees exclude VAT; implementation fees and commissions are separate and disclosed to employees in writing. Regulated services may be delivered by, or in collaboration with, appropriately authorised professionals and institutions. The tax treatment of employer-paid benefits depends on jurisdiction. Confirm current fees, regulatory disclosures and terms before entering into an engagement.

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