



Introduction

Hereford Financial Services is a financial advisory group providing an extensive range of financial services including retail investments, investment management, corporate benefits, life assurance and strategic investments. By building and developing complementary affiliate relationships with companies, Hereford has become a dynamic force in the local financial services arena.

Hereford's fundamental business is the provision of sound financial advice and the professional administration and management of clients' assets. Services are tailored to meet the needs of each client, and the technical resources of a modern financial services group like the Liberty Group back this professional approach.

Our Company

At Hereford Financial Services we focus on holistic balance sheet management, i.e. management of the assets as well as the liabilities of individuals. Our objective is to provide a "holistic" financial solution to individuals and corporates in order to help them both "create" wealth and ultimately "manage" and "protect" their wealth. We ensure that whatever structure we put in place, is tax efficient and cost effective.

Our Philosophy

To ensure long and lasting relationships with every client we place emphasis on obtaining a genuine understanding of our client's needs and requirements in order to meet their objectives.

Our cornerstones remain the highest levels of professionalism, discretion, confidentiality and specialist expertise. The personal relationships on which we believe our success is based will continue to provide our clients and their families with the financial peace of mind that their future generations will benefit from today's wise investment decisions.

In meeting the rapidly changing financial challenges in South Africa, Hereford Financial Services will continue to build on its cornerstones of professionalism, discretion and personal attention.



Group Structure

The Hereford Group is organized as a network comprising six business divisions, as follows:

