cogence

BlackRock | Discovery

How a DFM like Cogence **can become your best ally**

The investment landscape is evolving, shaped by technological advancements, regulatory changes, and market volatility influenced by geopolitical and economic factors. Keeping pace with the wide range of global fund and asset choices is an overwhelming challenge for any local business.

Given all this, financial advisers are looking for clarity to act in a complex world, and perspective to guide their clients more accurately. They require significant time and resources to maintain the high standard of service excellence and responsiveness that clients have come to expect.

By teaming up with a discretionary fund manager (DFM), advisers can better serve their clients in this complex financial environment by outsourcing the investment decision-making to a specialist partner. DFMs can complement local advisers' expertise with access to world-class investment management and technological capabilities that remove complexity and help clients achieve their financial goals.

Visit cogence.co.za for more information.

Advanced risk management technology
Leveraging BlackRock's proprietary risk technology to build diversified portfolios to better manage market volatility

Diversified return drivers
Utilising portfolio building blocks, including active and passive strategies, to deliver a more consistent return profile through the cycle

Global standard in research
Partnering with BlackRock, pioneers in passive investing and experts in top-down macroeconomic analysis

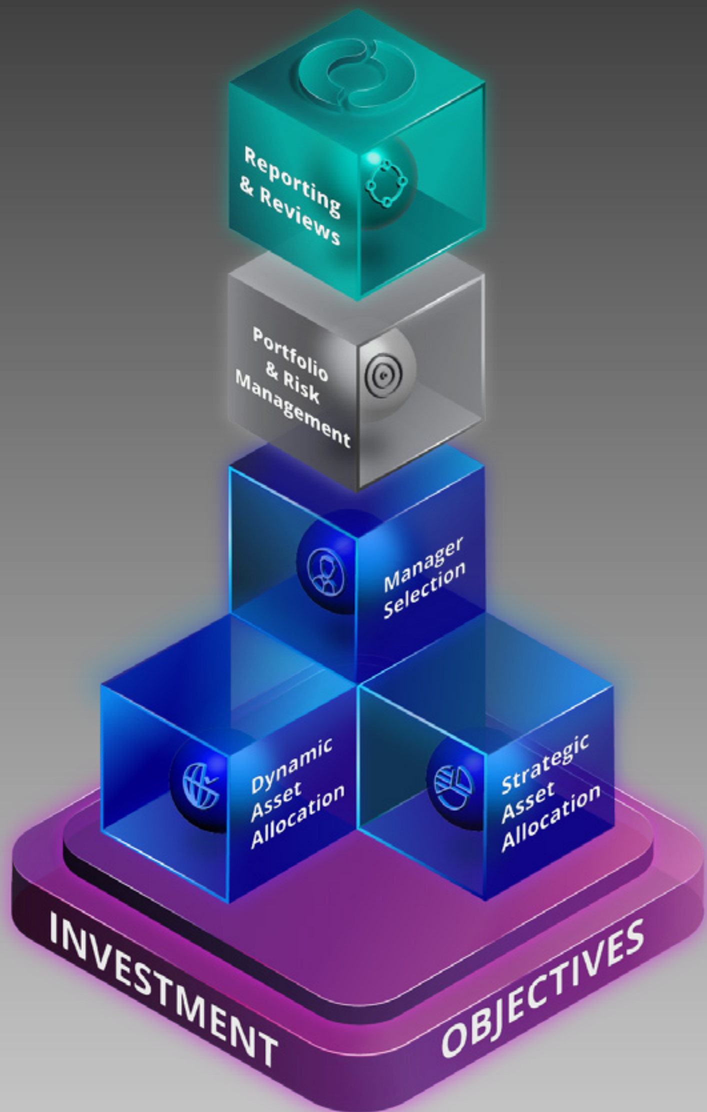
Breadth and depth of resources
Leveraging BlackRock's extensive global capabilities and diverse investment teams

True global reach for diversification that matters

Finding a DFM that turns complexity into opportunity

In South Africa, top-tier DFMs are emerging as critical partners for financial professionals seeking a competitive edge. Of these, Cogence stands out by uniquely merging BlackRock's global asset management capabilities, RisCura's local market expertise, and Discovery's behavioural insights from Vitality Healthy Futures.

These powerful partnerships enable Cogence to deliver investment intelligence that cuts through the noise with clarity, offering holistic, personalised investment solutions that meet clients' needs.



Reporting and Reviews
Holistic and professional investment reporting to help strengthen the advisory dialogue.

Portfolio and Risk Management
Leveraging BlackRock's proprietary risk management technology for operational, investment and risk management to provide clarity to act in a complex world.

Manager Selection
Allocating assets to expertly researched active and passive fund managers to construct style-neutral portfolios that deliver consistent returns across market cycles.

Dynamic Asset Allocation
Actively tilting the asset allocation in the short term to take advantage of the current market environment.

Strategic Asset Allocation
The long-term, stable asset allocation that the portfolio aims to track which drives most of the portfolio risk and return.

Four ways in which Cogence can help your business

There are four cogent advantages you get when you partner with Cogence.

01 | True global reach for diversification that matters

Partnering with Cogence provides you with access to BlackRock's extensive global resource capabilities, which include over 2,700 investment professionals across 42 markets worldwide (as at March 2025). BlackRock, a leader in global asset management, brings unmatched expertise in passive investing and top-down macroeconomic research. Their global-standard insights inform asset allocation and manager selection, ensuring portfolios are optimally positioned for diverse market conditions. Leveraging BlackRock's proprietary risk technology, portfolios are designed to manage volatility effectively, balancing active and passive strategies to achieve diversification and consistent results that deliver consistent returns across market cycles. This in turn reduces the impact of behaviour tax on clients' long-term returns.

02 | Technology that elevates engagement

Cogence aims to ensure an uncomplicated, seamless investment journey for all clients from start to finish. Our platform's seamless digital client onboarding and cutting-edge portfolio analysis capability improves efficiency, elevating the adviser experience to new heights. Once onboarded, Cogence enables you to generate co-branded holistic reporting, tailored to your clients' individual financial planning needs. Taking it one step further, uniquely, through BlackRock's Aladdin Wealth™ stress-testing capability, you can understand the impact of potential market events on clients' goals, providing the clarity to help make informed investment decisions. This approach enables data-driven conversations, which are key to helping clients remain invested despite volatile markets.

03 | Holistic reporting incorporating all risks clients face

Cogence takes a holistic approach to retirement planning, recognising that addressing investment risk alone is insufficient. Financial plans must also account for clients' savings habits, health, and the impact of longevity on their financial needs in retirement. Cogence is the world's first discretionary fund manager that fully models retirement solutions, taking health experience into account. The outcome is a personalised, professional client report incorporating multi-dimensional financial planning aspects to help holistically manage clients' wealth.

04 | Futureproofing through powerful partnerships

Cogence has partnered with leaders in the industry who have a demonstrated track record of being at the forefront of innovation and investment prowess. With these strong partnerships, Cogence is well-positioned to deliver sustained success, aligning with the growth and ambitions of our advisers. Cogence can help advisers grow their practices and manage advice risk by streamlining their investment proposition. A centralised, repeatable investment approach leads to better client outcomes by reducing poor investor behaviour, boosting client satisfaction, and improving retention. This consistency supports practice growth while reducing variable costs through more efficient processes for managing clients. Ultimately, having an attractive value proposition enhances the scalability of an adviser's practice, creating value not just for immediate growth but also for long-term succession planning.

So why not embrace the future of investing with Cogence? Visit cogence.co.za to learn more.

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