



COMPANY OVERVIEW:

Focus on a
better future.

INVEST IN **WHAT COUNTS**

A large, abstract graphic on the right side of the slide. It consists of numerous blue teardrop-shaped elements of varying shades (light blue, medium blue, dark blue) arranged in a dense, curved pattern that sweeps from the top right towards the bottom left, creating a sense of motion and depth.



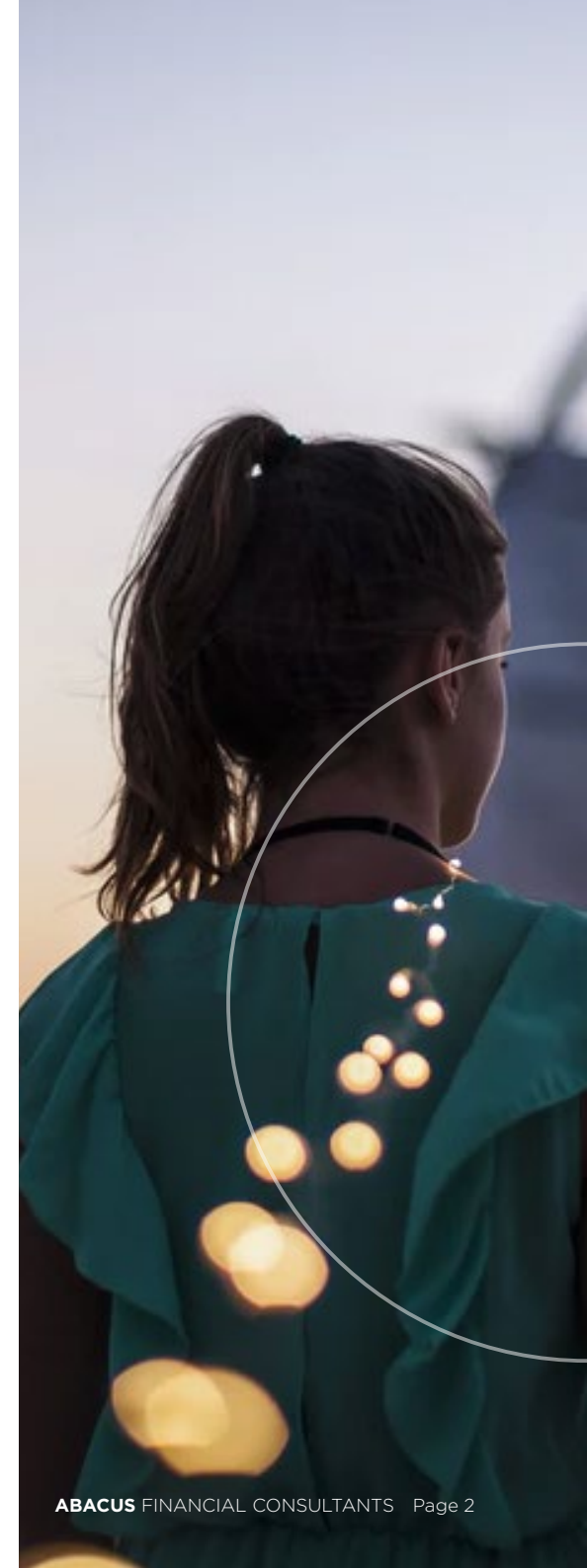
About you.

There are many reasons why people choose to spend time living and working in a different country. In our experience, money is almost always a factor. Yet despite the time-sensitive nature of working abroad, the majority of people fail to leverage time and invest wisely. Our clients typically come to us looking for help with investments but get so much more.

The best thing money can buy is freedom. To stay put or return home, to send your kids to university, start a business, retire - these are all challenges that require careful planning and access to sums of money that are not always readily available. Whether you're a busy professional, a senior executive or a business owner, you will be aiming to balance today's fun with tomorrow's goals, and we are uniquely positioned to help you do just that.

Expat patterns

Over the years, we've noticed a distinct pattern to the behaviour of people coming to live and work in the UAE. Everyone at Abacus can tell you a similar story of their own experience. Dubai is an amazing place, more otherworldly than most global cities and adjusting to life here can be a challenge. The pattern has five distinct phases; preparation, the honeymoon, the culture shock, assimilation and repatriation. While not everyone experiences the fifth phase, the majority experience some distinct challenges and work with us to focus on certain priorities.





Challenges

Depending on which phase you are in, you will have different things in your way. When you first arrive, it's adjusting to a new life in a different environment. Then once you've had some fun and become acclimatised, you'll want to focus on realising the financial benefits of working in a tax-free environment. This will entail making smart financial decisions including how much to save, where to invest and how, while avoiding expensive solutions. Throughout your time here, you'll also want to make sure you aren't knocked off course by unforeseen circumstances.

Priorities

Meeting the above challenges will include finding the right balance between today's and tomorrow's ideal lifestyle. That's easier to do if you create a financial plan to help guide you along the way. You will want to utilise high quality, low cost investment solutions that help your money work hard for your future and it will be important to maintain a focus on your finances, as events and your circumstances change, adapting as you go.

At Abacus, we specialise in working with people like you. We help by delivering high quality, award winning financial planning and investment management solutions. We stay at your side throughout your time here and often beyond, adapting your financial plan and portfolio as circumstances change, always with an eye on your carefully defined goals.

Financial planning.

Why plan?

Put simply, a portfolio is not a plan. Your savings and investments need context. Risk is an intrinsic element of investing and if you don't know how much you need, you won't know when you've taken enough risk. We work with our clients to build financial plans, providing invaluable context to help improve financial decisions, now and in the future.

Features

Through a series of meetings, we work to explore what is driving you and what the impact of achievement might be for you. We help you to discover, define, order and prioritise your goals, modelling the financial implications of a range of different scenarios, so you can be assured that your financial plan is built on strategic predictions.

Only once we have created your financial plan, can we start to think about the most appropriate financial solutions to meet your needs. With the plan providing broad context, we can make specific recommendations that are more likely to deliver what you really need.

Financial planning is not a one-off exercise. We review your plan periodically, to ensure it remains relevant and takes account of both your circumstances and all external factors at the time of review. We make amendments as required and monitor the situation between reviews too.

Benefits

Defining what you want out of life sounds obvious but many of us don't have the time or the tools to think it through. We also lack a confidential and impartial sounding board. Someone who can pose the right questions, in the right way and respectfully tease out the real answers. Considering each aspect of your life is important; money, health, relationships, fun and contribution to others, are all important at one time or another and gaining clarity in a broad sense can be enormously liberating, while leading to better decision making.

Understanding the impact of compound interest, seeing how reinvested growth on savings accumulates and makes goals that may have seemed out of reach possible, provides invaluable clarity. Investing on the basis of your attitude to risk, capacity for loss and within the context of your financial plan, makes it far easier to balance today's lifestyle with tomorrow's goals.

Solutions that fit.

Helping our clients to invest in what counts

At Abacus we are dedicated to helping our clients realise their financial objectives. We work with people, planning goals for life in the UAE and beyond. We implement your plans with award-winning investment management solutions and work with you continuously, helping your plan and portfolio to adapt as your life does.

As an independent fee-based firm, we can source products from the global market. Our focus is on suitability and value for money, which is why we created our own in-house range of products, developed specifically to meet the needs of our existing clients.

We are consistently nominated and achieve industry awards. Whether it's for the innovative approach we take with our product design, the client-centric approach at the heart of our service proposition, or the professional way our business is managed and the strong culture we foster throughout the team, we remain humble and dedicated to our mission to support our clients as they realise their goals.

Existing arrangements: The fundamental decision to save on a regular basis and/or invest capital, to make provision for your future lifestyle and goals is a sound one. You may have existing arrangements that are now unsuitable. We can review your existing arrangements, either as part of our financial planning process, or as a stand-alone exercise.

Model Portfolio Service: We've embraced open-architecture investing, to bring you an investment management solution that works across multiple products. Our model portfolio service is based on Modern Portfolio Theory, which aims to create a defined level of return, for a specific level of risk. Our investment committee undertake detailed and continuous fund research, monitoring and performance reporting and your adviser provides you with a quarterly report.

321 Account: In 2017 we designed, developed and launched our own savings product for the offshore investment market. We needed a better solution for our clients who save regularly. One with less structure and a greater amount of the client's money getting invested. The result is our 321 account, a simple savings plan with no fixed term, no surrender penalties or excessive charges.

Corporate Solutions: If you run a business, you know there are rarely enough hours in the day to get everything done. You rely on your team and they in turn can rely on you to take care of them. Employee benefits is an important part of the relationship between employee and employer. It is also complicated and time-consuming, so we offer a service to help get the right solutions in place, so you have one less thing to worry about.

Fully invested.



Your dedicated team

We work with people like you, to develop and implement financial plans that consider the lifestyle you'd like to have today and your plans for tomorrow. We are all expats and some of us have been in the UAE for several decades. Our advisers are highly qualified and subject to a programme of continuous professional development.

We work as wholly independent, fee-based financial advisers. As a result, we are the agent of the client and do not represent the interests of any third-party product provider. Our culture prioritises doing the right thing for the client above short-term financial performance and we are able to take a flexible approach that can only be delivered by a client-focused firm.

Experience that counts

Our team has extensive experience in each of their roles. Collectively we have the strength and depth to provide wise counsel for clients with both simple and complex requirements. In addition to our client work, we have also collaborated with our clients to design and launch innovative product solutions, actively working to improve the environment for savings and investments in the UAE. We have been recognised with a string of awards over the years - testament to our commitment to client care.



Building long term relationships

We are passionate about building long-term relationships with our clients, by providing them with essential context, so they can prioritise, invest and make critical decisions, to get where they want to go. In some cases our advisers have been working with clients for several decades and have become friends - testament to the depth and breadth of the relationships built over time.

“ ABACUS HAVE BEEN ADVISING ME FOR OVER 10 YEARS NOW. IT'S REALLY REFRESHING TO WORK WITH FINANCIAL ADVISERS WHO ARE TRULY INTERESTED IN THEIR CLIENTS NEEDS, CIRCUMSTANCES AND PREFERENCES.

Sunnil Machado, Senior Vice President - Risk and Insurance, Engie

“ ABACUS TAKE TIME TO GET TO KNOW THEIR CLIENTS THEN TALK FINANCE IN EASILY UNDERSTOOD TERMS GIVING IMPARTIAL AND WELL REASONED ADVICE. HIGHLY RECOMMENDED.

Jim Simpson, Operations Director - Strata Oilfield Services

“ I WOULD FIRMLY RECOMMEND ABACUS FOR ALL YOUR FINANCIAL PLANNING REQUIREMENTS. EXCELLENT INSIGHT INTO RELEVANT MARKET MATTERS AND HIGH LEVELS OF CLIENT SERVICE.

Guy Langton, Director - SwissAsset & Invest AG

We're here to help.

Ready when you are

If you think you're the kind of person that would like to work with a firm like ours, then we're keen to help if we can. Simply open your camera app on your phone and aim it at the QR code below, then follow the instructions to make an enquiry. We look forward to working with you both now and far into your future.



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Simply point your camera phone at this QR code to visit our website.



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