

Lifestyle and Wealth Management (Pty.) Ltd.

FAIS Disclosure Notice

As a long-term insurance policyholder/investor, or prospective policyholder/investor, you have the right to the following information:

1. Personal details

Our offices are situated at Regent Hill Office Park, Cnr. of Leslie and Turley Roads, Lonehill. The postal address is P. O. Box 813, Cramerview, 2060 and our telephone number is: +27 11 702 8100. We represent Lifestyle and Wealth Management (Pty.) Ltd. (t/a Wealth Management), which is an authorised, independent financial planning practice (FSP No. 4406).

Our Representatives' qualifications are:

- Trevor Cokayne (Key Individual) - B. Com (Accounting & Law), FSB Regulation Exams RE5, RE3 and RE1.
- Barbara Hancock (Key Individual) - B. Com (Hons) (Commerce), H. Dip Tax, CFP® and FSB Regulation Exams RE5, RE3 and RE1.
- Bernadette Mull (Key Individual) - B. Com (Hons) (Investment Management), CFP® and FSB Regulation Exams RE5, RE3 and RE1.
- Morné Fourie - B. Com (Investment Management), CFP® and FSB Regulation Exams RE5, RE3 and RE1.
- Jacques van der Merwe - B. Com (Investment Management) and FSB Regulation Exam RE5.
- Dylan Maibchund – B.Com (Finance & Accounting). Representative under supervision.
- Joshua Wilsnach – B. Com (Investment Management). Representative under supervision.

2. Details of Product Suppliers

- Wealth Management has contracts and accreditations with Alex Forbes, Allan Gray, Chiron, Cidel, Coronation, DMA, Glacier, Investec CCM, Investec Wealth & Investment, Momentum, Multilect, Nedgroup, NCS, Ninety One, Old Mutual, Prudential, Sanlam, et.al. and is authorised to sell their products. As an independent advisory practice, we are free to amend this list at any time, if institutions meet our approval process.
- We maintain professional indemnity and fidelity insurance.
- We did not earn more than 30% of our total remuneration from any single institution during the last calendar year.
- Wealth Management accepts responsibility for those activities of the representatives, performed within the scope of their employment, in terms of their service agreements.

3. Wealth Management is an authorised financial service provider permitted to render financial services in respect of the following product categories:

- Long-Term Insurance: Category A, B1, B2, C
- Retail Pension Benefits
- Pension Funds Benefits (excluding retail)
- Securities and Instruments: Shares
- Securities and Instruments: Money Market Instruments
- Participatory interests in Collective Investment Schemes
- Long-term and Short-term Deposits
- Participatory interests in Hedge Funds
- Structured Deposits

4. Conflict of Interest

We have adopted and implemented a Conflict of Interest Management Policy that, in the event of a potential conflict of interest, our client will be accorded priority over our own interests. A full copy of this policy can be obtained from our offices upon written request.

5. Privacy Statement

Wealth Management has a privacy policy which explains how it collects, uses, discloses, shares and otherwise processes personal information (age, gender, contact numbers, financial status, etc.) in line with the Protection of Personal Information Act.

By consenting to the privacy statement, you are giving us permission to process personal information specifically for the purpose of rendering sound and proper financial advice.

6. Complaints Procedure

As an authorised financial service provider, Wealth Management has the requisite license to provide financial advice and intermediary services in terms of the Financial Advisory and Intermediary Services (FAIS) Act. As such, we have certain specific duties to our clients. One of these duties is to offer you a formal complaints resolution process, which will enable you to exercise your rights, as provided for in the FAIS Act. Our complaints policy is available on written request.

It is important that you are confident the products, investments and/or transactions recommended meet your needs and you feel you have all the information you require to make a decision. It is recommended that you discuss with us the possible impact of proposed transactions on your finances, other policies or broader investment portfolio. You may also ask for information about the flexibility of any proposed investment.

Where forms are required, it is advisable to sign them only once they are fully completed. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents.

Should you have any concerns regarding an investment made or advice given to you and you wish to lodge a complaint, kindly send an email to complaints@wealthmanagement.co.za with a detailed description of the complaint. If the matter is not resolved, it can be forwarded to our Compliance Officer or the FAIS Ombudsman, whose details are set out in points 7 and 8 below.

7. Particulars of Compliance Officer

Justin Joannides from Crux Compliance Practitioners - CO3485.

Tel: +27 11 234 4991

Fax: +27 86 504 0010

Email: justin@cruxconsulting.co.za

8. Particulars of FAIS Ombudsman

Kasteel Park Office Park, Orange Building, 2nd Floor,
546 Jochem Street, Erasmus Kloof, Pretoria, 0181
0860FAISOM (0860324766)

Tel: +27 12 762 5000 Email: info@faisombud.co.za