

DISCLOSURE



Introduction: PRIVATEADVISOR (PTY) LTD (REG K2011/101960/07) is an authorised FSP (Financial Services Provider) (FSP45429) and has been authorised to provide the following advisory and intermediary services:

Category 1 (Advice Non-Automated and Intermediary Other):

Long-Term Insurance Subcategory A; Long-Term Insurance subcategory B1; Long-term Insurance subcategory B1-A; Long-term insurance subcategory B2; Long-Term Insurance Subcategory B2-A; Long – Term Insurance subcategory C; Short-Term Insurance Personal Lines; Short-Term Insurance Personal Lines A1; Short-Term Deposits; Shares; Money Market instruments, Pension Funds Benefits, Retail Pension Benefits; Health Service Benefits; Participatory interest in a collective investment scheme.

We are registered with the Council for Medical Schemes (ORG4167). A copy of our licenses can be obtained on request.

Wynand du Toit CFP®: I am a company director, Key Individual & Representative. PRIVATEADVISOR has been in business since 2014 and I joined the financial services industry in 2003. The FSP accepts responsibility for the advice given by myself during the course and scope of my duties. I comply with the appropriate standard of Honesty and Integrity as well as experience and educational competencies required by relevant legislation. My qualifications include a Marketing Diploma and a post-graduate diploma in Financial Planning Law.

We hold professional indemnity cover through Southern Cross Risk Management and accept responsibility for the advice and intermediary services as rendered by our authorized representatives.

The Financial Intelligence Centre Act (FICA): As an accountable institution under law we are obliged to maintain certain client records and to report to the authorities any suspicious and unusual transactions that may facilitate money laundering or concealing the proceeds of organised crime.

Independent Advice: We do not own more than 10% shareholding in any insurer’s shares and have not received more than 30% of annual commission from any single insurer – these figures may vary from year to year. PRIVATEADVISOR is not an associated company in relation to any insurer.

We have contracted directly with the following service providers:

<i>Allan Gray</i>	<i>Brightrock</i>	<i>Capital Legacy</i>
<i>Discovery</i>	<i>FMI</i>	<i>Hollard life (Altrisk)</i>
<i>iTransact</i>	<i>Liberty Life</i>	<i>Momentum</i>
<i>PPS</i>	<i>PPS Investments</i>	<i>Profmed</i>
<i>Stanlib</i>	<i>Stratum</i>	<i>Sygnia</i>
<i>Old Mutual</i>		<i>TSA</i>

PRIVATEADVISOR is accredited with the relevant knowledge, competency, and proficiency to market products of these Insurers within the scope of its authority.

Remuneration: We reserve the right to charge planning, advice- and service fees to clients as per the applicable client service mandate. These fees will always be disclosed and agreed upon before work commences. We are also paid for advice and intermediary services by receiving regulated commission and fees from insurers and investment providers. Investment houses often act as facilitators who will collect and distribute asset-based fees from an investor to the advisor. The level of commission varies depending on the product type. The exact amount is disclosed in the client’s quotations and policy schedule.

The full and up to date copy of our Conflict of Interest Policy can be obtained from our website or upon request.

PRIVATEADVISOR abides by Treating Customers Fairly (TCF) principles and the Protection of Personal Information (POPI) act. A copy of the TCF and POPI Policy is available upon request.

POPI Requirements:

- The FSP respects the rights to privacy and confidentiality of our potential and existing clients’ personal information.
- You give consent that we may process, transfer, and disclose your personal information to provide you with insurance products and services and comply with your instructions.
- This may necessitate us sharing information with third parties to give effect to your insurance requirements.
- A copy of the POPI Policy and Privacy Policy is available on our website or upon request.

Complaints: If you feel that you have received inappropriate advice you may contact Wynand du Toit at the address, telephone or email provided.

Key Individual: Wynand du Toit | 010 591 0555
wynand@privateadvisor.co.za

The FSP’s Compliance Officer is: National Compliance CC FSP 1307 (0860 104 194) P.O Box 6869, Zimbali,4418

Should you wish to further pursue a complaint, please address your complaint in writing to the Compliance Officer: Mr Daniel Opperman | 0860 104 194 | National Compliance CC (CO 1307) | P.O Box 6869, Zimbali, 4418 | danielo@nationalcompliance.co.za

If we are unable to settle your complaint, you are entitled to refer it to the FAIS Ombud at Baobab House, Eastwood Office Park, Lynnwood Road, Pretoria | P.O. Box 74571, Lynnwood Ridge, 0040 | Tel 012 762 5000 | Fax 012 348 3447 | info@faisombud.co.za | www.faisombud.co.za

Information Regulator
SALU Building, 316 Thabo Sehume Street, Pretoria |Tel 012 406 4818 | Fax 086 5003351 | Email inforeg@justice.gov.za

Contact: PRIVATEADVISOR (PTY) LTD Landline: 010 591 0555 | Registered Address: 20 St Cloud Estate, Hyperion Drive, Northriding, Randburg www.privateadvisor.co.za | info@privateadvisor.co.za

Client Name _____

Signature _____

Date _____