

Information that you, as a potential client, should be aware of:

In the spirit of transparency and to ensure that you have the information necessary to make an informed decision in terms of our role as your adviser, we would like to provide you with some background information regarding us and our business, as well as information required in terms of the FAIS Act no 37, 2002.

#### Our Company Details

Full Trading Name	Adroit Wealth & Capital (Pty) Ltd.
Registration Number	2010/007953/07
VAT Registration Number	4030257192
FSP Number	42538
FAIS Categories & Conditions	Category 1: Long Term Assurance Category B1, B2 & C, Retail Pension Benefits, Pension Fund Benefits (excluding Retail), Participatory Interests in Collective Investment Schemes
Business Address	130 Adelaide Tambo Drive, Durban North, 4051
Postal Address	P.O. Box 20615, Durban North, 4016
Telephone Number	031 563 4190
Facsimile	
Website Address	<a href="http://www.affp.co.za">www.affp.co.za</a>
Compliance Officer	Mrs CL Wolff (Moonstone Compliance)

#### Authorised Representatives

Full Name	Liesl Vause	Guy de Fleuriot	Nicky Farquharson
Cellphone Number	082 458 0455	082 457 6302	083 299 0455
Email Address	<a href="mailto:liesl@affp.co.za">liesl@affp.co.za</a>	<a href="mailto:guy@afpp.co.za">guy@afpp.co.za</a>	<a href="mailto:nicky@afpp.co.za">nicky@afpp.co.za</a>
Qualifications	BA LLB   CFP®	Diploma Business Management   National Certificate in Wealth Management   National Certificate in Financial Planning	Post Graduate Diploma in Financial Planning   CFP®
Experience	Since 2002	Since 2002	Since 2011
Legal Capacity	Partner   Key Individual & Representative   Compliance Officer	Partner   Key Individual & Representative	Partner
FAIS Category	All above	All above	All above

## Basis of advice

Adroit Wealth & Capital ensures that its representatives are fit and proper at all times and takes full responsibility for the financial services rendered by them within the scope of their authorisation. In order for us to provide you with appropriate advice and financial products it is important that you give us sufficient particulars of your financial affairs. Failure to make a full disclosure could result in our advice being compromised and may result in you making a financial commitment to a product inappropriate to your needs and objectives. In order to help ensure that you make a financial commitment to a product that is appropriate to your needs, you are strongly advised to ensure that you have all the necessary documentation and information that you require from your adviser before you make a final decision.

You are advised and cautioned that unless otherwise agreed, any advice, quotation, recommendation or variation that you receive in writing from Adroit Wealth & Capital or its representatives "the Advice Documentation" is given to you on the understanding that it hasn't been used for the basis of advice subsequently concluded with another Financial Services Provider.

In the event that you elect to present the Advice Documentation to another Financial Service Provider, Adroit Wealth & Capital takes no responsibility for the appropriateness of the final advice offered by any subsequent adviser to your financial needs and circumstances.

## Financial intelligence centre act (FICA):

Please note that in terms of the Financial Intelligence Centre Act (FICA), Adroit Wealth & Capital is obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.

## Exemptions with regard to any matters covered by the FAIS Act:

No specific exemption was granted to Adroit Wealth & Capital (Pty) Ltd by the Registrar.

## Contracts with product suppliers:

The company has entered into written agreements with the following Product Providers, allowing us to market their products:

Liberty Life/Stanlib, MWI, PPS and PPSI, Old Mutual, Foord, Brightrock, Cadiz, Sanlam Glacier, Marriott, Coronation, Nedgroup, Stanlib, RE:CM, Ninety One, Discovery, Prescient, Allan Gray/Orbis, Hollard Life, Ashburton, TSA, Momentum, Prudential, Bridge, Sanlam Life and FMI.

The company has earned more than 30% of its total remuneration from Allan Gray, Sanlam and Ninety One during the previous 12 months.

## Professional Indemnity

In order to protect our clients, Adroit Wealth & Capital holds Professional Indemnity Insurance in the amount of R2 million per financial adviser employed by the company.

## Fees and / or Commission

All fees and commission due to the company will be paid to the company by the Product Providers. Such remuneration will be disclosed to you. Where fees are charged, this will be agreed upon upfront in terms of our quotation or contract document. Such fees will be approved by the client beforehand and formally acknowledged and signed off by the client in the Record of Advice .

## Complaints

We are committed to comply with the FAIS since the purpose of the Act is to protect you, our client. In that regard, we have a complaints resolution system which you can obtain at our office or upon request. Should you as the client be dissatisfied with services rendered by us, a complaint may be lodged in writing - with copies of relevant documentation - and addressed to:

Mr Guy de Fleuriot , Key Individual, 130 Adelaide Tambo Drive, 4051 Durban North

Tel: 031 563 4190 or via email: [guy@afpp.co.za](mailto:guy@afpp.co.za)

If you are not happy with our response, you can approach the FAIS Ombud, details outlined below:

FAIS Ombud Contact Details	
FAIS Ombud, Celtis House, Eastwood Office Park, Pretoria	Tel: 0860 FAI SOM (0860 324 766)
Customer Contact Division: +27 12 470 9080   info@faisombud.co.za	Fax: +27 12 348 3447
P O Box 74571, Lynwood Ridge, 0040	Website: www. faisombud.co.za

### Conflict of Interest

Adroit Wealth & Capital (Pty) Ltd, their employees, business associates, representatives or its employees have contractual relationships with the companies aforementioned who are product providers and financial service providers. Potential and actual conflicts of interest are inherent in any business and therefore it is not the aim of Adroit Wealth & Capital to avoid all conflicts but rather to take steps to identify and manage conflicts of interest to ensure that our clients are not unduly prejudiced as a result thereof. A full copy of our Conflict of Interest policy is available on request or an abbreviated version can be accessed via our website: [www.afpp.co.za](http://www.afpp.co.za).

### Non-cash Incentives

We declare that Adroit Wealth & Capital does not receive any non-cash incentives from any product suppliers with which we interact on your behalf. These incentives could include reward programs that facilitate gifts, holidays, seminars and entertainment.

### Confidentiality

Where applicable, all information will be kept by Adroit Wealth & Capital (Pty) Ltd on a confidential basis and will not be made available to third parties unless authorized by the client beforehand or if required to divulge such information in the public interest or under any law.

### Compliance with Financial Advisery & Intermediary Services Act “FAIS”

The compliance of Adroit Wealth & Capital (Pty) Ltd with the FAIS Act is monitored by Mrs CL Wolff from Moonstone Compliance (Pty) Ltd, a licensed Compliance Practice who is contactable on 021 883 8000 or at PO Box 12662, Die Boord, 7613, Stellenbosch. If you require any additional information, we would be happy to provide it. Please contact us on our telephone numbers/email addresses as mentioned earlier.

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