

## BUSINESS INFORMATION

### OUR CONTRACTUAL STATUS

- We are licenced as an authorized financial services provider with the Financial Services Board (FSP7912)
- We are also licenced with the Council for Medical Schemes (ORG1832 & BR1641)
- We have Professional Indemnity insurance cover, which is held with Lloyd's South Africa (Pty) Ltd
- We do not own more than 10% shares in any product supplier
- In the past twelve months, we received in excess of 30% of total remuneration from Momentum

### KEY INDIVIDUAL & REPRESENTATIVE

- Name: Elizabeth Vivien Wallace (ID 5710030109085)
  - Qualification: National Certificate in Financial Planning; Certificate in Wealth Management
  - Experience: Financial Advisor since 1989
  - Association: Financial Planning Institute of Southern Africa (FPI);
- Representative of Amity Wealth (Pty) Ltd for purposes of intermediary services only

### LICENCE CATEGORIES

LONG TERM INSURANCE	UNIT TRUSTS	COLLECTIVE INVESTMENTS	PENSION FUNDS	RETIREMENT PRODUCTS	HEALTH SERVICES	SHORT TERM INSURANCE

### PRODUCTS SUPPLIERS / PRODUCTS & SERVICES

See Product Supplier particulars on our website: [www.wallace-rubidge.co.za](http://www.wallace-rubidge.co.za)

PRODUCT PROVIDERS	LIFE ASSURANCE	INVESTMENTS	UNIT TRUST/ MONEY MARKET	GROUP SCHEMES	MEDICAL AID	GAP COVER	OFFSHORE INVESTMENTS	SHORT TERM INSURANCE
ALLAN GRAY		✓	✓	✓			✓	
AUTO & GENERAL								✓
DISCOVERY	✓	✓	✓	✓	✓		✓	✓
HOLLARD	✓							
LIBERTY	✓	✓		✓				
MARRIOTT		✓	✓	✓			✓	
MOMENTUM	✓	✓		✓	✓			✓
OLD MUTUAL	✓	✓	✓	✓			✓	
PPS	✓	✓						
SANLAM	✓		✓	✓			✓	
STANLIB		✓	✓					
STRATUM						✓		
TURNBERRY						✓		

## **AMITY WEALTH (PTY) LTD \***

We are members of Amity Wealth (Pty) Ltd, a network for independent investment advisors (Authorised FSP: License Number 29661). Amity provides us with research on investment planning, assistance with portfolio construction, fund selection, investment management, administration and reporting. As a representative of the Network, we have access to Amity's FSB approved and registered multi-manager investment funds.

## **FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (FAIS)**

Compliance with the FAIS ACT is monitored by:

Compli-Serve SA (Pty) Ltd	Frits Rossouw	Tel: 0861 273 783	Email: info@compliserve.co.za
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## **FINANCIAL INTELLIGENCE CENTRE ACT (FICA)**

In terms of the Act we are obliged to verify clients' identities and report suspicious or unusual transactions to the authorities.

## **BASIS OF ADVICE**

The suitability of our advice is dependent on clients' full disclosure of their financial affairs, needs and objectives. We take responsibility for our advice, provided that any subsequent transactions are concluded by us.

## **CONFLICTS OF INTEREST**

Our Conflict of Interest Management Policy is displayed on our website: [www.wallace-rubidge.co.za](http://www.wallace-rubidge.co.za)

## **CONFIDENTIALITY**

Information furnished by clients is treated as confidential and disclosed only as authorised and/or to enable us to meet our service commitments as agreed with our clients, or as required by law.

## **COMPLAINT PROCEDURE**

In the event of a complaint, it must be submitted in writing to Beth Wallace together with copies of all relevant information and documentation. Unresolved complaints may be escalated to:

The FAIS Ombud	P O Box 74571 Lynwood Ridge 0040	Tel: 012 470 9080 Fax: 012 348 3447	Email: info@faisombud.co.za Web: www.faisombud.co.za
Medical Schemes Council	Private Bag X34 Hatfield 0028	Tel: 0861 123 267 Fax: 0861 123 267	Email: complaints@medicalschemes.com Web: www.medicalschemes.co.za

## **REMUNERATION**

- We render our services based on sliding-scale fees on investments and statutory commission in respect of insurance products.
- Detailed financial analysis and/or administrative services may be subject to fees.
- Commission is fully disclosed and fees are agreed prior to the commencement of fee-based services.