

## DISCLOSURE NOTICE

### CONTRACTUAL STATUS

- We are licensed as an authorised financial services provider with the "FSCA" (FSP 7912)
- We are licensed with the Council for Medical Schemes (ORG1832 & BR1641)
- We have Professional Indemnity insurance cover with AON
- We do not own more than 10% shares in any Product Supplier
- In the past twelve months, we received more than 30% of total remuneration from Momentum

### KEY INDIVIDUALS

- Key Individual: Elizabeth Vivien Wallace (5710030109085)
- Qualifications: National Certificate in Financial Planning; Certificate in Wealth Management
- Experience: 30 years +
- Association: Financial Planning Institute of Southern Africa
  
- Key Individual: Ian Hutton (7810065075082)
- Qualifications: National Certificate in Financial Planning; BCom
- Experience: 23 years +
- Association: Financial Planning Institute of Southern Africa

### LICENCE CATEGORIES

LONG TERM INSURANCE	COLLECTIVE INVESTMENTS	PENSION FUNDS	RETIREMENT PRODUCTS	HEALTH SERVICES	SHORT TERM INSURANCE
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### PRODUCT SUPPLIERS / PRODUCTS & SERVICES

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

## FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA)

Compliance with FSCA and FICA is monitored by:

Sirius Lex Consulting (Pty) Ltd	Germa Beukes	Tel: 010 822 2680	Email: compliance@siriuslex.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.

## COMPLAINTS 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 41 Menlyn Park 0063	Tel: 012 7625000	Email: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> Web: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a>
Medical Schemes Council	Private Bag X34 Hatfield 0028	Tel: 0861 123 267	Email: <a href="mailto:information@medicalschemes.co.za">information@medicalschemes.co.za</a> Web: <a href="http://www.medicalschemes.co.za">www.medicalschemes.co.za</a>

## 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.
- Commissions are fully disclosed, and fees agreed prior to the commencement of fee-based services.