

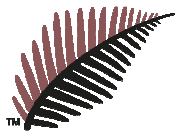
DISCLOSURES IN TERMS OF THE FAIS ACT 37/2002

The purpose of this document is to introduce Redwood Unlimited to you. It is extremely important that you read this disclosure and confirm with your signature that you have understood the contents. Clients and prospective clients have the right to the following information which must be disclosed to you by the adviser dealing with you at the earliest reasonable opportunity. The advisors for which Redwood takes responsibility are:

Name	Capacity	Industry Experience	Qualifications
Dante Sinibaldi	Financial Planner	Since 1994	Post Graduate Diploma Financial Planning UFS FAIS (RE1) FAIS (KI1)
Craig Simpson	Commercial and Corporate Short Term Solutions	Since 1989	INSETA NQF Level 4 (S/Term Ins. Commercial) FAIS (RE1) FAIS (KI1) Under Supervision for Risk Benefits and Investments
Ian Pace	Key Individual - Management	Since 1988	FAIS (RE1) FAIS (KI1)
Robert Morton	Financial Planner	Since 2016	NQF Level 6 Bachelor of Arts (Economics) FAIS (RE1) Under supervision for Risk Benefits and Investments.
Jolene Durkin	Medical Aid and Gap Specialist	Since 2018	FAIS (RE1) Under supervision for Health Service Benefits and Short Term Insurance Personal Lines (GAP)

- Redwood holds contracts with the following product supplier companies:

Liberty Life	Discovery	RMB	Sanlam	Stanlib
Liberty Active	Momentum	FMI	Glacier	mCubed
Allan Gray	Old Mutual	Safrican	Investec	Grindrod
- **Professional Indemnity and Fidelity Cover Insurance:** The Company is currently covered for R1,000,000.
- Redwood is completely independent of any shareholding or obligation in any registered Life Assurer or Financial Product Supplier. Redwood is not an associated company of any Life Assurer or product supplier.
- Redwood is remunerated by earning fees from product suppliers.
- Redwood received 30% or more of total commission and remuneration in the preceding year from Glacier.
- From time to time non-cash incentives or indirect consideration from suppliers and other persons will be offered to Redwood. This information is recorded on a Gift Register and is available on request.
- Louise Pardy is Redwood's business compliance officer. She can be contacted on 082 4591520. [lpardy@vodamail.co.za].



- This support helps me to provide you with a more professional service. The compliance service ensures that my business remains fully compliant with FAIS legislative requirements and therefore that you as a customer receive sound financial advice. Through the practice management support, my staff and I are able to run a more professional business and therefore are able to provide you with an improved service and enhanced support.
- We further confirm that the below listed policies are in place and available on request.
 - TCF (Treating Customers Fairly Policy)
 - POPI (Protection of Personal Information Policy)
 - COIP (Conflict of interest policy)
- It is Redwood policy that all information provided by a client will be kept confidential and will only be disclosed to third parties with the written consent of the client. The exceptions to this are if the client file and information is subject to the review/monitoring functions of the Compliance Officer or should Redwood be obliged to disclose any information by law or in terms of an order of the court.
- Redwood advisers have training and experience to advise clients on the following business lines:

Estate Planning	Investment Management	Retirement Planning
Health Care	Investment Planning	General Financial Planning
Corporate Benefit	Insurance Planning	Short Term Insurance
- We are committed to comply with FAIS since the purpose of the Act is to protect you, our client. In the event that you are dissatisfied with any aspect of our service, you should address your complaint in writing to our office at the above address. In this regard we have a complaints resolution system which you can obtain at our office or upon request. If you have any queries, please don't hesitate to send us a fax or e-mail. If you are not happy with our response to your fax or e-mail, you can approach the Ombud at PO Box 74571; Lynnwood Ridge, 0040, or at telephone number (012) 470 9080 or e-mail info@faisombud.co.za.

I, _____, the undersigned, hereby acknowledge that I/we have read and understood the contents of the “Disclosure to Client” document.

Client’s Signature / Authorised Signatory

Date

“Learn to Dream with Your Eyes Open”