

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 advisor 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 (RE5)
Jolene Durkin	Medical Aid and Gap Specialist	Since 2018	National Certificate: Wealth Management FAIS (RE5)
Claire Scorer	Employee Benefits (Representative under Supervision)	Since 2001	Matric FAIS (RE5)

- Redwood holds contracts with the following product supplier companies:

<u>Medical Aids</u>	<u>GAP cover</u>	<u>Insurers</u>	<u>Investment Administrators</u>	<u>Occupational Retirement Fund Administrators</u>	<u>Short term Deposit</u>
Momentum Health	Ambledown GAP	Sanlam	Glacier	Old Mutual	Investec
Discovery Health	Stratum GAP	Liberty Life	Ninety One	M Cubed	Employee Benefits Sanlam
Fedhealth	Zestlife GAP	Discovery Life	Allan Gray		
Medihelp	Turberry GAP	Fedsure	Old Mutual Wealth	Momentum	
Bonitas	Sanlam GAP	Old Mutual	Momentum Wealth	Alexander Forbes	
Profmed	Western GAP	Momentum	Discovery	Liberty Corporate	
	Kaelo Xelus GAP	Safrican			
	Bryte GAP	Brightrock			

- The company is currently covered by **Professional Indemnity and Fidelity Cover Insurance**.
- 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 did not receive more than 30% of its remuneration from any product supplier.

- From time to time non-cash incentives or indirect consideration from suppliers and other persons will be offered to Redwood. A Conflict of Interest Policy is available on request.
- Louise Parry is Redwood's compliance officer. She can be contacted on 082 4591520. [louise@lparry.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)
- You understand that the FSP may come into possession of personal and/or confidential information whilst acting as your Financial Planner and that such information will not be disclosed to any third party, unless the Information constitutes a material fact which should be communicated to any existing or prospective product provider, or where such disclosure is required by law or to provide effective Financial Services. You consent to such personal information being used by any necessary third party, such as the Insurer, and you are aware that such Personal Information will be dealt with in accordance with the Personal Protection of Information Act ('POPI') as well as the Company's POPI Policy which is available on request. Certain personal information may be required for marketing purposes, and you consent to the use thereof but reserve the right to request that such information not be used.
- Fees payable: R 1,200.00 per hour (excluding VAT) for a financial need analysis. A minimum of three hours will be levied, and you will be informed if further time needs to be allocated. **If commission or ongoing annual advisory fees are earned based on the recommendations provided then we will waive all up-front advice fees, on the proviso that total commission or ongoing annual advisory fees are greater than total fees.**
- Redwood advisers have training and experience to advise clients on the following business lines:

Estate Planning	Investment Management	Retirement Planning	Business Assurance
Health Care	Investment Planning	General Financial Planning	Employee benefit advisory
Corporate Benefits	Insurance Planning	Short Term Insurance	Late Estate Administration
- 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"

