

**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:

<b>NAME</b>	<b>CAPACITY</b>	<b>INDUSTRY EXPERIENCE</b>	<b>QUALIFICATIONS</b>
Dante Sinibaldi	Financial Planner	Since 1994	Post Graduate Diploma in Financial Planning UFS FAIS (RE1) FAIS (RE5)
Jolene Durkin	Medical Aid and Gap Cover Specialist	Since 2018	National Certificate: Wealth Management FAIS (RE5)
Claire Scorer	Employee Benefits	Since 2001	National Certificate: Wealth Management FAIS (RE5)

Redwood Unlimited holds contracts with the following supplier companies:

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

- The company is currently covered by Professional Indemnity and Fidelity Cover Insurance.
- Redwood Unlimited is completely independent of any shareholding or obligation in any registered life Assurer or Financial Product Supplier. Redwood Unlimited is not an associated company of any Life Assuer or Product Supplier.
- Redwood Unlimited is remunerated by earning fees from product suppliers.
- Redwood Unlimited does 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 Pardy is Redwood's compliance officer. She can be contacted on 082 4591 520. [louise@lpardy.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 can run a more professional business and therefore can provide you with 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 that 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: R1 500.00 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 fees, on the proviso that the total commission or ongoing annual advisory fees are greater than the total fees.**
- We are committed to complying 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 the telephone number (012) 470 9080 or e-mail [info@faisombud.co.za](mailto:info@faisombud.co.za).



- Redwood Unlimited advisors 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 Benefits advisory
Corporate Benefits	Insurance Planning	Short term insurance	Late Estate Administration, Trusts and Wills

**Products and Services Approved:**

Category Description	Advice Automated	Advice Non-automated	Intermediary Scripted	Intermediary Other
CATEGORY I				
Long-Term Insurance subcategory A		X		X
Short-Term Insurance Personal Lines		X		X
Long-Term Insurance subcategory B1		X		X
Long-term insurance subcategory B2		X		X
Long-term Insurance subcategory B2-A		X		X
Long-term Insurance subcategory B1-A		X		X
Short-term Insurance Personal Lines A1		X		X
Structured Deposits		X		X
Participatory interest in a hedge fund		X		X
Crypto Assets		X		X
Long-Term Insurance subcategory C		X		X
Retail Pension Benefits		X		X
Short-Term Insurance Commercial Lines		X		X
Pension Funds Benefits		X		X
Shares		X		X
Participatory interests in a collective investment scheme		X		X
Health Service Benefits		X		X
Short-term Deposits		X		X

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**

