

DISCLOSURE LETTER

ABOUT THE REPRESENTATIVE / KEY INDIVIDUAL:

It confirms that **STIAAN POOL** with ID number **6601025072082** is an authorised and registered representative of **INNOFIN WEALTH CC**, a licensed financial service provider with license number **43978**. **STIAAN POOL** has been in the financial services industry since 1998 and has completed the representative and key individual, regulatory examinations and provides intermediary services in terms of financial planning.

CONTACT DETAILS OF REPRESENTATIVES:

STIAAN CELL:	083 303 9470	OFFICE:	021 975 1224
STIAAN EMAIL ADDRESS:	stiaan@innofin-wealth.net		
PHYSICAL ADDRESS:	120 Edward Street, Bellville, 7530	POSTAL ADDRESS:	PO Box 3751, Tygervalley, 7536

COMPENSATION:

INNOFIN WEALTH CC is compensated by way of commission and fees are calculated according to the statutory commission percentages because of the financial services rendered, in relation to products offered by the product providers.

AUTHORISATION:

INNOFIN WEALTH CC's representatives are authorised to provide financial advice and services on the following products:

- Long-Term Insurance A, B1, B2, B2-A, B1-A, C.
- Deposits defined in the Banking Act – 12 months and less.
- Deposits defined in the Banking Act – longer than 12 months.
- Pension fund benefits (Excluding Retail Pension Benefits).
- Participatory interests in one or more collective investment schemes.
- Trust Deposits.
- Retail pension benefits.
- Participating Interest in Hedge Funds.
- Interconnected Relief Associations.

PRODUCT SUPPLIERS:

LIFE AND INVESTMENTS

• Hollard • Alan Gray • Discovery • Old Mutual Wealth • FMI • Glacier • Liberty • Momentum • Old Mutual • Sanlam • Stanlib • AVBOB
• Sygnia • SA Lifeplan

INTERESTS WITH PRODUCT PROVIDERS:

INNOFIN WEALTH CC does not own more than 10% of the shares issued by any insurer. **INNOFIN WEALTH CC** received more than 30% of commission and remuneration in the previous financial year from one of the abovementioned insurers.

PROFESSIONAL INDEMNITY COVER:

INNOFIN WEALTH CC owns professional indemnity insurance.

CONFLICT OF INTEREST POLICY:

INNOFIN WEALTH CC has adopted and implemented a policy for managing conflict of interest that complies with the provisions of the FAIS Act. The conflict of interest management policy is available on request.

RESPONSIBILITY TO IDENTIFY CLIENTS ACCORDING TO FICA AND POPIA:

In terms of FICA, **INNOFIN WEALTH CC** is a responsible institution. We are expected to identify our prospective clients to verify the information given and keep book of compliance documents. We are also obliged to report suspicious and unusual transactions that could ease money laundering to the authorities.

INNOFIN WEALTH CC undertakes to only Process Personal Information in accordance with applicable laws, in accordance with POPIA guidelines.

COMPLIANCE DEPARTMENT:

Compliance with the FAIS Act is monitored by **MASTHEAD DISTRIBUTION SERVICES (PTY) LTD**, a compliance practice approved by the Financial Services Board. Their postal address is P.O. Box 856, Howard Place, 7450. Contact numbers: 021 686 3588(t) and 021 686 3589(f).

COMPLAINTS:

If you would like to conduct a complaint against a key person or representative of **INNOFIN WEALTH CC**, you must address the complaint in writing. If you cannot complete your complaint with us, you are entitled to refer it to the office of the FAIS Ombud, at info@faisombud.co.za or telephone number 0860 324 766. The Ombud has been compiled to provide you with a legal mechanism for any inappropriate financial advice that you believe has been given to you by a financial service provider.