

REQUIRED DISCLOSURES OF THE FINANCIAL SERVICES PROVIDER

REGISTERED BUSINESS NAME:	WL FINANCIAL SERVICES (PTY) LTD
REGISTRATION NO:	2016/190806/07
VAT NO:	4110256056
CONTACT DETAILS OF THE FINANCIAL ADVISER WITHIN THE FSP:	<ul style="list-style-type: none"> Willie Lombard (0823050051) – willie@wlfs.co.za
LEGAL AND CONTRACTUAL STATUS OF THE FINANCIAL ADVISER WITHIN THE FSP:	<ul style="list-style-type: none"> Willie Lombard (Director – 100%) is appointed as a Key Individual and Representative of the FSP. He meets all the fit & proper requirements Qualifications: PGDFP (UFS) (2007); Adv PGDFP (Investments) (UFS) (2008); RE 1 Exam completed in May 2011; RE 5 Exam completed in March 2011. <p>(Proof of the aforementioned, is available on request).</p>
COMPLIANCE OFFICER:	Mrs. CSM Venter
FSCA APPROVAL NO:	No: 6200
TELEPHONE & FAX NO:	082 772 5613 & 086 615 1147
E-MAIL ADDRESS:	sventer1000@gmail.com
LICENCE DETAILS:	<p>The FSP is authorized to provide advice and render intermediary services in the following product categories with a Category 1 License (FSP No: 47386)</p> <p>Long Term Insurance – Subcategories A, B1, B2, B1-A, B2-A & C Investments – Participatory Interest in a Collective Investment Scheme Pension Funds – Retail Pension Benefits & Pension Fund Benefits Health – Health Services Benefits</p>
CONTRACTS/ACCREDITATIONS WITH PRODUCT PROVIDERS:	<p>A list, of all contracted Product Providers, is available on request. (Required disclosures (statutory notices) of the relevant Product Providers are contained within the various Quotes/Policy Schedules).</p> <p>WL Financial Services is a proud partner of Portfolio Analytics, an authorised Financial Services provider. FSP 631. Analytics is an independent multi-manager business, structured to offer specialist, risk-profiled solutions for wealth management and branded model portfolios as a Discretionary Fund Manager (DFM) to independent Financial Advisory businesses.</p> <p>ANALYTICS supports our business with research on investment planning, assistance with portfolio construction, appropriate fund selection, ongoing investment management, investment administration, investment reporting, training and compliance with the requirements of legislation.</p>
PI INSURANCE:	The FSP holds Professional Liability Insurance.
SUPERVISION:	Not applicable to Mr. WH Lombard.
EXEMPTIONS OR CONDITIONS:	Not applicable to the FSP or Mr. Lombard.
WAIVER OF RIGHTS:	As an Authorized Financial Services Provider, I/we may not request or induce in any manner a Client to waive any right or benefit conferred on the Client by or in terms of any provision of the General Code of Conduct for Authorised Financial Services Providers and Representatives, or recognizes, accept or act on any such waiver by a Client.

COMPLAINTS MANAGEMENT FRAMEWORK & TCF OUTCOMES:	<p>The FSP is committed to service excellence and values client relationships. The Treat Your Customers Fairly (TCF) Culture is embedded in our business. A TCF Policy is in place.</p> <p>Please note that in terms of the FAIS Act, you may lodge a complaint and we are committed to an effective and fair resolution of any complaints. Our Complaints Management Framework is available on request.</p>
CONFIDENTIALITY & POPIA CONSENT:	<p>The FSP acknowledges that they will not, in the course of their agreement with a client or at any time, thereafter, process or disclose/share any confidential, private, or personal information obtained, except to the extent permitted by you, the client or required by applicable law. Your consent for the processing (collection, use, recording, organisation, storage, modification, transmission, distribution) and disclosure/sharing of your personal information, for the purpose of providing you access to the products and services we provide and all other activities and processes incidental to and relevant to this purpose, are hereby obtained. Your authorization and consent, with the signing of this disclosure, will enable the FSP to process your personal information lawfully and transparently. Your rights in this regard are fully explained in our Privacy Notice and PAIA Manual and both are available on request.</p>
PERSONAL INTEREST / CONFLICT OF INTEREST MANAGEMENT POLICY / GIFT REGISTER:	<p>FSP does not hold more than 10% of the shares nor is an associated company of any Life Insurer or Product Provider.</p> <p>The FSP has earned more than 30% of its total commission from Allan Gray (Product Provider) in the last 12 months.</p> <p>A Conflict of Interest Management Policy has been implemented and a Gift Register is available on request (We may receive indirect consideration from Product Providers from time to time).</p>
DISCLOSURE IN TERMS OF COMMISSION AND FEES:	<p>In terms of our long-term insurance and health business, we receive commission/fees as prescribed by law. We also receive the following fees:</p> <ul style="list-style-type: none"> • A Management fee in terms of our investment business. • Your signature on this document and the relevant quote and record of advice signifies your explicit agreement with the payment of all fees. • Please refer to your policy schedule and/or quarterly/annual report at any time to view the fee/s or commission amounts.
FIA AND FPI MEMBERSHIP:	<p>Please note that the FSP is a Member of the Financial Intermediaries Association of SA (FIA) and FPI.</p>
WARNINGS AND OTHER MATTERS OF IMPORTANCE:	<ul style="list-style-type: none"> • Do not sign any blank or partially completed applications form/s or any other documents; • Complete all forms in black ink and keep all documents handed to you; • Don't be pressurized to buy the product; • Incorrect or non-disclosure by you of relevant facts may influence an Insurer on any claims arising from your contract of insurance; • You must be informed of any material changes to the information provided above; • If the information above was given to you verbally, it must be confirmed to you in writing within 30 days; • If any complaints to the broker or the Insurer are not resolved to your satisfaction, you may submit a complaint to the Long-term Insurance or FAIS Ombudsman; • Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim; • The Insurer and not the Intermediary must give reasons for repudiating your claim; • Your Insurer may not cancel your insurance merely by informing your Intermediary. There is an obligation by the Insurer to make sure the notice has been sent to you. • You are entitled to a copy of the policy free of charge. • Should the Insurer want to cancel your policy, they should give you 30 days-notice in writing, of their intention to cancel such policy. • The Policy Wording and Schedule must be read carefully and as one document. The Statutory or Disclosure Notice included in your Policy Schedule or Insurance/Investment documentation contains matters of importance and forms part of your insurance contract. • You may not be advised to cancel an existing policy to enable you to purchase a new policy, unless the new policy has been identified as a replacement policy and the implication and any costs incurred with the replacement have been disclosed to you. The same applies with an amendment to your existing policy. • You may exercise your cooling-off rights within 14 days after the date of receiving the policy contract (where a policy has a term longer than 31 days and no benefits have yet been paid nor any claims submitted).
COMPANY DETAILS & ADMINISTRATIVE SUPPORT	<p>Executive Director: WH Lombard - PGDFP (UFS) (2007); Adv PGDFP(Investments)(UFS) (2008); Director: JL Lombard – Diploma in Commerce Administrative Support: Mrs. M.M Booyesen – Passed the RE 5 Regulatory Exam and is in the process of completing a formal qualification.</p> <p>Tel No: 013 7553644/7525125 - Fax No: 0866427411 - Email Address: info@wfs.co.za Postal Address: PO Box 14233, West Acres, Nelspruit, 1211 Physical Address: 24 Mostert street, Merci Dieu Office Park, Nelspruit, 1201</p>

WL Financial Services (Pty) Ltd accepts responsibility for the activities of its Representatives which are carried out in the framework of their service agreement with the FSP.

I hereby acknowledge that I have read and understand the contents of this document:

SIGNED AT ON THIS DAY OF2022.

CLIENT SIGNATURE:

ADVISOR:

CLIENT NAME:

ADVISOR NAME: