



DISCLOSURE CONFIRMATION

Ngobese and Associates Financial Services is a licence financial service provider (licence 16787) governed by the Financial Advisory and Intermediary Services Act, 2002 (FAIS) and Code of Conduct and regulated by the Financial Services Board (FSB). As a Key Individual (KI) of the brokerage, I am authorised and licenced to provide intermediary services of category A, B1 – B2, and C (available at a client's request).

We are accredited with various product suppliers and have various brokerage agreements, kept in a disclosure register and available to client on request. The brokerage, does not hold more than 10% shares issued by any product supplier. We are remunerated by commission, inclusive of administrative costs, paid by the insurance company for the product purchased a product. We hold professional indemnity insurance.

We are members of Masthead, which provides the brokerage with professional support and compliance services in line with FAIS legislation. As an "accountable institution", we are to report any suspicious or unusual financial transactions to the FIC, and are therefore duty bound. Any information obtained or acquired about our clients remains confidential unless a written consent is obtained, or Ngobese and Associates Financial Services is required by law to disclose such information.

Complaints and complements are welcome and are to be addressed to the KI in writing at the above address. A copy of my complaints resolution policy is also available on request. My role as a KI of Ngobese and Associates Financial Services, is to:

- Gather information regarding your personal circumstances and prioritise your financial goals;

- Analyse your information and advise you on how to reach your goals within your specified time frames;
- Highlight all shortfalls that may exist in your financial planning;
- Discuss possible solutions, enabling you to make an informed decision regarding the best product to secure your financial future;
- Agree on the product to be implemented to meet the prioritized need(s); and
- Discuss and agree on the way forward in terms of your financial planning.

It is highly recommended that a complete financial analysis is undertaken before entering any financial related transaction. To assess your financial situation, your personal and financial information will be required. However, should you prefer to address a specific single need(s), your attention is drawn to the following:

- Addressing a specific single need(s) compared to a complete financial analysis, may have limitations on the appropriateness of the advice being provided;
- Responsibility lies with the client in ensuring that the advice provided is appropriate given the client's current financial circumstances.

If a complete financial need analysis (FNA) is not opted for, you are to acknowledge that you: -

- understand the services offered by our brokerage, and thus declined advice regarding the full spectrum of services offered;
- have voluntarily exercised your right to have a single need addressed, and have not, in any way, been influenced by





Ngobese and Associates Financial Services to do so;

- agree that the accuracy of any analysis performed by Ngobese and Associates Financial Services is critically dependent on the quality of personal and financial information provided;
- understand that Ngobese and Associates Financial Services is an accountable institution in terms of the FIC Act and is responsible in terms of this act;
- hereby certify that any funds that Ngobese and Associates Financial Services is required to deal with on your behalf is not obtained from an illegal source nor that you are involved in any money laundering activities;
- undertake to inform Ngobese and Associates Financial Services of any changes to your factual circumstances as and when they occur

Client Signature

Date

- I have received a copy of this disclosure letter.
- I understand the services offered by Ngobese and Associates Financial Services.

Our brokerage undertakes to review our client's financial portfolio on a frequent (quarterly, half yearly or annual) basis. Your preference is to meet with the brokerage KI on a _____ basis.

Thank you for taking the time to work through this document and look forward to assisting you in obtaining your financial goals.

Yours Faithfully

Thuthuka Ngobese RFP™
Financial Planner

