CHALFORD WEALTH MANAGEMENT

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Disclosure concerning Chalford Wealth Management (Pty) Ltd as required by FAIS. In terms of the Financial Advisory and Intermediary Service ACT (FAIS) (Act no 37 of 2002) the following information must be disclosed to clients & potential clients:

Full Name: Richard Alford	**ID Number**: 6010045153080
Cell phone: 0824544826	**Qualification**: Bcom in Economics in 1997, Regulatory Exam RE1 (Key Individual) & RE5 (Representative)

I am the Key Individual and Representative of Chalford Wealth (Pty) Ltd and have been in practice since 2002.

Chalford Wealth Management (Pty) Ltd holds a category I FSP licence **15207** and is authorised to provide financial services (advice and intermediary services) with respect to the following products:

- Long Term Insurance: Category B1 & B2
- Long Term Insurance: Category C
- Short Term Insurance: Personal Lines
- Retails Pension Benefits
- Pension fund Benefits (excluding Retail)
- Participatory Interests in Collective Investment Schemes
- Health Service Benefits

As a representative of the brokerage I have access to and have been accredited to market products from the following product providers:

Glacier, Nedgroup, Allan Gray, Investec, Momentum Wealth International, Momentum Wealth, Old Mutual, Coronation, Stanlib, Liberty Life, Glacier International, Sanlam Wealth and Sanlam.

As a representative of Chalford Wealth Management (Pty) Ltd:

- I do not own more than 10 % of issued shares directly or indirectly of any Life Assurer or Financial Product provider. I am not an associated company of any life assurer or product provider.
- I have earned more than 30 % of my total commission from one product provider within the past 12 months.
- I do have Professional Indemnity Insurance cover.
- I earn my income from commission that the Product Providers pay over to me in respect of financial services rendered with respect to products offered by these Product Providers
.
- From time to time I may receive indirect consideration from product providers. A gift register and the Conflict of Interest Management Policy is available for inspection upon request.
- If you feel that your rights have been prejudiced, or you have been aggrieved in any way, you have the right to lodge a complaint. A copy of the complaints process is available upon request.
- Under no circumstances will I ever accept any waiver of any rights you may have in terms of any legislation or any provision of the FAIS Act and General Code of Conduct.
- All information obtained or acquired from /about you shall remain confidential unless you provide written consent, or unless Chalford Wealth Management**,** is required by law to disclosed such information.

Moonstone Compliance (Pty) Ltd is the businesses compliance officer. Moonstone Compliance can be contacted at: Physical address: 1st Floor, Valerida Centre, Piet Retief Street, Stellenbosch, 7600. Tel No: 021-8838000

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

____________________ Clients Full Name

____________________ Clients Signature

____________________ Date