

DISCLOSURE AND TERMS OF BUSINESS DOCUMENT IMPORTANT INFORMATION FOR ALL OUR CLIENTS

INTRODUCTION

Thank you for affording me the opportunity to review your insurance/ financial portfolio. In the spirit of transparency and to ensure that you have the information necessary to make an informed decision in terms of my role as your advisor and intermediary, I would like to provide you with some background regarding myself and our business, as well as information required in terms of the Financial Intermediary Act 37 of 2002 (FAIS). This 'Disclosure and Terms of Business Document' supports our commitment to a full disclosure of all relevant and material information appropriate to your insurance requirements, enabling you to make well-informed decisions during the course of our professional relationship with you.

OUR DETAILS (YOUR INTERMEDIARY)

Full trade name	Delpont Thomson Bacher WM
Registration no	2009/002486/07
FAIS licence no	3596
Business address	Commerce Square Ground Floor, Building 3 39 Rivonia Road Sandhurst, 2196
Postal address	PO Box 41570 Craigshall, 2024

Delpont Thomson Bacher WM (FSP 3596), hereby certifies that **Adam Bacher, Erna van Loggerenberg, David Terbrugge and Tanya Coetzee** are currently mandated by FSP to render financial services as representative on our FSP license.

We accept responsibility for any activities performed within the scope/mandate of, or in the course of implementing any contract or mandate relating to the financial services rendered by the representative. We confirm that the representatives meet the fit and proper requirements prescribed by the FAIS Act to render financial services.

The representative does not directly or indirectly hold more than 10% of FSP shares, nor any equivalent substantial interest in any of the companies or products with which hold mandates.

We are obliged to disclose remuneration received from any particular Product Supplier where the total remuneration exceeds 30% during the preceding 12-month period. This may change from year to year; however, we can confirm that during this past 12 months, Delpont Thomson Bacher Wealth Management has received more than 30% of its total remuneration, in the form of commission and fees, from the following: Glacier.

MANDATES FROM PRODUCT SUPPLIERS

We have written mandates to act as an intermediary for various product suppliers and will only present terms to you where we have such a mandate.

Sanlam Glacier	M and G
Momentum	Old Mutual
Allan Gray	Nedgroup Investments
Glacier International	Investec
Momentum International	Clucasgray
Sygnia	Ninety One
Stanlib	Credo
Peregrine	PPS

REPRESENTATIVE DETAILS

Full Name	Adam Marc Bacher
Contact Number	083 212 6479
Email	adam@dtbwealth.co.za
Qualification	CFP and CFA
Experience	10 years
Business Address	Delpont Thomson Bacher WM

Full Name	Erna van Loggerenberg
Contact Number	0828514804
Email	erna@dtbwealth.co.za
Qualification	NQF5
Experience	10 years
Business Address	Delpont Thomson Bacher WM

Full Name	David Terbrugge
Contact Number	0832121053
Email	david@dtbwealth.co.za
Qualification	CFP, BCom PDM
Experience	10 years
Business Address	Delpont Thomson Bacher WM

Full Name	Tanya Coetzee
Contact Number	0832714349
Email	tanya@dtbwealth.co.za
Qualification	CFP, BCom Economics
Experience	10 years
Business Address	Delpont Thomson Bacher WM

Please refer to our website for contact details of our offices.

We are licensed to provide advice and intermediary services on financial products for which we are remunerated by means of statutory commission. The FSP accepts responsibility for its own actions as well as the actions of the representative while acting in the course and scope of his/her employment and authorization by the FSP for the following product categories

A = Advice S = Supervision

FINANCIAL PRODUCT	A	S
1.1 Long-term Insurance subcategory	X	
1.3 Long-term Insurance subcategory B1	X	
1.4 Long-term Insurance subcategory C	X	
1.5 Retail Pension Benefits	X	
1.7 Pension Funds Benefits	X	
1.8 Shares	X	
1.9 Money Market	X	
1.10 Debentures and Debt	X	
1.11 Warrants, certificates	X	
1.12 Bonds	X	
1.13 Derivative instruments	X	
1.14 Participatory Interests in one or more CIS	X	
1.20 Long-term Insurance subcategory B2	X	
1.21 Long-term Insurance subcategory B2-A	X	
1.22 Long-term Insurance subcategory B1-A	X	
1.26 Participatory interest in a hedge fund	X	

OUR COMPLIANCE OFFICER DETAILS

Justin Joannides – Crux Compliance Practitioners
CO3485
Contact Details of Compliance Officer Tel. 011-234 4991
Fax. 0865040010
E-mail. justin@cruxconsulting.co.za

OUR INSURANCES IN PLACE

We confirm that Delport Thomson Bacher Wealth Management has professional indemnity and fidelity guarantee cover in place. These covers are renewed annually and we will notify you if, at any stage, we are unable to obtain such insurances.

COMPLAINTS

In the event that you are dissatisfied with any aspect of the advice or intermediary service provided by a Representative of SATIB, your first course of action will be to contact the following person in writing with full details of the problem you have encountered:

Name: Erna van Loggerenberg
E-mail address: erna@dtbwealth.co.za

If your complaint cannot be resolved internally then you are entitled to refer the complaint to the FAIS Ombudsman whose offices have been established to provide clients with a redress mechanism for any inappropriate financial advice or intermediary services that may have been given. The details of the FAIS Ombud's office

Postal:	PO Box 74571, Lynnwood Ridge, 0040
Physical	125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Telephone	012 762 5000 / 012 492 9711 / 0860 066 3274
Fax	086 546 5694 / 012 348 3447
Web:	www.faisombud.co.za

If you have a complaint against the Product Supplier for matters relating to your policy itself such as claims issues, please refer to the Insurer as per the details outlined in the policy documentation. If the Insurer does not resolve your complaint, then you can refer this to the Long Term Insurance Ombud.

Physical	Claremont Central Building, 6 th Floor, 6 Vineyard, Claremont, Cape Town
Telephone	021 657 5000
Email	info@ombud.co.za

CONFLICTS OF INTEREST

We have adopted and implemented a Conflict of Interest Management Policy to ensure that we comply with the act and we confirm that, in the event that there is a potential conflict of interest in respect of the service rendered or the advice provided, the interest of our client will be accorded priority over our own interests.

A full copy of our Conflict of Interest Management Policy can be obtained from our offices upon written request to adam@dtbwealth.co.za

Staff Incentives:

We confirm that none of our staff are incentivized to give preference to any specific product supplier or product and where incentives based on volumes are in place, these are supported by an assessment of the quality of business sold and procedures followed.

Gifts and donations:

It is a generally accepted practice within our industry that gifts, entertainment and donations are provided by Product Suppliers to Intermediaries and vice versa. The rand value is limited per calendar year to R1 000.00 per product supplier per representative and such limitations are dealt with and managed by our Conflict of Interest Management Policy.

Privacy Statement

"Personal Information" refers to personal information about you, your spouse, your dependents and your beneficiaries (as relevant). It includes information about health, financial status, gender, age, contact numbers and addresses.

The privacy statement ("statement") explains how Delport Bacher Wealth Management collect, use, disclose, share and otherwise process personal information, in line with the Protection of Personal Information Act.

By consenting to the statement you are giving us permission to process personal information specifically for the purpose of rendering sound and proper financial advice, and any additional information provided by you or us to the duly authorised agent for purposes of:

Financial needs analysis; Quotation and application purposes; Obtaining information from the financial services exchange (Astute) or any other financial institution; and for administration purposes within the group. Upselling and/or cross selling, special offerings

For more detailed information on how and why we use your personal information, including your rights in relation to your personal data, and our legal grounds for using it, please view our Privacy Policies and Statements on our website

CLIENT DECLARATION

I confirm that I have read and understand the above notice on this

Date: _____

Client name

Advisor name

Client Signature

Advisor Signature