

DISCLAIMER:

The information contained in this email is strictly confidential and may contain proprietary and/or personal information. It is meant solely for the intended recipient thereof. If not the intended recipient, the sender is to be promptly informed and the email deleted accordingly. Any further processing of the email or the information contained herein (including disclosure, copying, distribution, storage) is prohibited and may be unlawful. Any views expressed in this email are, unless otherwise stated, those of the sender and not that of Investment Management Services cc is an authorised financial service provider in terms of the Financial Advisory and Intermediary Services Act (No. 37 of 2002).

NEWSLETTER DISCLAIMER:

Investment Management Services cc is an authorised Category 1 financial services provider in terms of the Financial Advisory and Intermediary Services Act No. 37 of 2002 (“FAIS Act”) with FSP number 3438. The information contained in this newsletter, should not be construed as advice as defined in the FAIS Act, neither does it constitute a solicitation, invitation or investment recommendation. Investors should take cognisance of the fact that there are risks involved when buying, selling or investing in any financial product. Given that value of investments will fluctuate over time and that past returns may not be indicative of future returns, an investor should seek independent professional financial, legal and tax advice relevant to their individual circumstances before making any investment decision. The validity and accuracy of any illustrations, forecasts or hypothetical data in this newsletter is not guaranteed and is only provided for illustrative purposes.

GENERAL DISCLAIMER:

Investment Management Services cc is an authorised Category 1 financial services provider in terms of the Financial Advisory and Intermediary Services Act No. 37 of 2002 (“FAIS Act”) with FSP number 3438. The information contained herein, should not be construed as advice as defined in the FAIS Act, neither does it constitute a solicitation, invitation or investment recommendation. Investors should take cognisance of the fact that there are risks involved when buying, selling or investing in any financial product. Given that value of investments will fluctuate over time and that past returns may not be indicative of future returns, an investor should seek independent professional financial, legal and tax advice relevant to their individual circumstances before making any investment decision. The validity and accuracy of any illustrations, forecasts or hypothetical

*A.E Goodall
B.A (HDE) (Natal)
CFP® (UFS)
Adv CFP® (UFS)*

data are not guaranteed and are only provided for illustrative purposes. Investors should also take cognisance of the fact that the prescribed provisions of the Collective Investment Schemes Control Act (No. 45 of 2002) apply to collective investment schemes.

General:

License Accreditation

Investment Management Services cc is licensed by the Financial Services Conduct Authority to carry on business in respect of the following products:

Category Description	Advice	Intermediary
CATEGORY 1		
Long-Term Insurance: Category A	X	X
Long-Term Insurance: Category B1, B1-A	X	X
Long-Term Insurance: Category B2, B2-A	X	X
Long-Term Insurance: Category C	X	X
Retail Pension Benefits	X	X
Pension Funds Benefits (excluding retail)	X	X
Participatory interests in Collective Investment Schemes	X	X
Participatory interest in a hedge fund	X	X