

DISCLOSURE FOR PENSHARE INVESTMENTS (PTY) LTD

In terms of the Financial Advisory and Intermediary Services Act (FAIS) (ACT NO 37 OF 2002) the following information must be disclosed to clients and potential clients:

Advisor Full Name : Cindy Petter-Bowyer
Physical Address : 103A Richmond Centre, 107 – 208 Main Road, Plumstead 7800
Telephone : 021 712 3779
Mobile : 065 927 0326
E-mail : cindy@penshare.co.za / admin@penshare.co.za

I am a Key Individual and Representative of PenShare Investments since 2016.

I have been **authorised** to act as a Representative of PenShare Investments and am authorised to render financial services detailed below by virtue of a mandate.

PenShare Investments accepts responsibility for those activities performed by the Representative that falls within the scope of, or in the course of implementing, any such aforementioned agreement.

I have received the following formal qualifications:

- Post Graduate Diploma in Financial Planning (with Distinction)
- First Level Regulatory Examination: FSPs (sole proprietors) and Key Individuals in Categories I, II, IIA, III and IV
- First Level Regulatory Examination: Representatives

PenShare Investments holds a category 1 FSP licence no. 46477 and as a Representative I am authorised to provide financial services (advice and intermediary services) with respect to the following Product categories:

- | | |
|---|-----------------|
| • Retail Pension Benefits | (Category1.5) |
| • Pension Funds Benefits | (Category1.7) |
| • Participatory Interests in one or more collective Investments | (Category1.14) |
| • Participatory interest in a hedge fund | (Category1.26) |
| • Long-Term Insurance A | (Category 1.1) |
| • Long-Term Insurance B1 | (Category 1.3) |
| • Long-Term Insurance B1-A | (Category 1.22) |
| • Long-Term Insurance B2 | (Category 1.20) |
| • Long-Term Insurance B2-A | (Category 1.21) |
| • Long-Term Insurance C | (Category 1.4) |
| • Short-Term Insurance Personal lines A | (Category 1.23) |
| • Short-Term Insurance Personal lines | (Category 1.2) |

We are licensed to deal with Short-Term Insurance, but we do not currently offer advice in this area.

As the Principal of PenShare Investments I have access to and have been accredited to market products from the following **providers**:

Allan Gray, Ninety One, Old Mutual Wealth, Fundhouse, BidVest Insurance, Hollard, Just and Capital Legacy. See the Section 4 Product Supplier details attached.

Neither PenShare Investments nor any of its representatives own more than 10 % of issued shares directly or indirectly in any Life Assurer or Financial Services Provider. PenShare Investments is not an associated company of any Life Assurer or Product Supplier.

PenShare Investments has earned more than 30 % of total commission/fees from a single Financial Services Provider within the previous 12 months. We earn the majority of our fees and income from Allan Gray as historically most of our business is done on the Allan Gray Platform.

PenShare Investments and its representatives earn their income from Commissions and/or Fees in respect of financial services rendered to you. These Commissions and/or Fees will be disclosed to you.

From time to time PenShare Investments or its Representatives may receive immaterial financial interests from Product Suppliers or Financial Services Providers. Should any conflicts arise, you will be fully informed in writing. A Gift register and a Conflict of Interest Policy are available upon request.

PenShare Investments holds Professional Indemnity Insurance cover and is available upon request.

PenShare Investments has adopted an Internal Complaints Resolution Policy. Should a complaint arise a copy of our Complaints Policy and procedure is available upon request. If we cannot settle your complaints with us, you are entitled to refer it to the office of the FAIS Ombud. The Ombud has been created to provide you with a redress mechanism for an inappropriate financial service that you feel may have been rendered to you by a financial services provider.

Contact particulars of the Ombud:

PO Box 74571, Lynnwood Ridge, 0040

Tel: 012 470 9080, Fax: 012 348 3447

info@faisombud.co.za, www.faisombud.co.za

PenShare Investments or its representatives will never request or induce you to in any manner waive any right or benefit conferred on you in terms of the General Code of Conduct for Financial Service Providers and Representatives or request you sign any uncompleted documentation.

All information obtained or acquired from or about you shall remain confidential unless you provide written consent, or unless PenShare Investments is required by law to disclose such information.

Please note that in terms of the Financial Intelligence Centre Act (FICA), PenShare is an accountable institution under law and as such, is obliged to report suspicious and unusual transactions that may facilitate Money Laundering, Terrorist Property Financing and the Proliferation Financing of Weapons of Mass Destruction to the authorities.

The Compliance Toolbox (Pty) Ltd is the business' Compliance Officer. The Compliance Toolbox can be contacted at:

88 Topaz Ave, Kloofendal, Roodepoort, Gauteng 1724. Tel: 011 794 1189

In order for PenShare Investments to provide appropriate advice and products it is important that you provide sufficient particulars of your financial affairs. Failure to make full disclosure could result in our advice being compromised and may result in you making a financial commitment to a product inappropriate to your needs and objectives.

I hereby acknowledge that I have received, read and understand the contents of this disclosure document and noted the Section 4 Annexure that follows.

Client signature

Client Name

Date

SECTION 4 ANNEXURE (PRODUCT SUPPLIER ANNEXURE)

Supplier	Allan Gray Investment Services (Pty) Ltd
Postal Address	PO Box 51605 V & A Waterfront 8002 CAPE TOWN
Physical Address	1 Silo Square V & A Waterfront 8001 CAPE Town 086 000 0654
Complaints / Compliance Department – Contact Details	1 Silo Square, V & A Waterfront, Cape Town 8001 PO Box 51605, V & A Waterfront, Cape Town 8002 info@allangray.co.za Fax: +27 415 2492
Supplier	Fundhouse Investment Advisors (Pty) Ltd
Postal Address	5 Floor MontClare Place Cnr Campground & Main Roads 7708 CLAREMONT +27 21 670 3340
Physical Address	5 Floor MontClare Place Cnr Campground & Main Roads 7708 CLAREMONT
Complaints / Compliance Department – Contact Details	Ansie Daneel +27 21 883 8000 or +27 083 232 4798 adaneel@moonstonecompliance.co.za

Supplier	Capital Legacy Solutions (Pty) Ltd
Postal Address	Private Bag X3, Bryanston 2021
Physical Address	1 st Floor, Wrigley Field, the Campus 57 Sloane Street 2199 Bryanston 087 352 2925
Complaints / Compliance Department – Contact Details	Director of Capital Legacy lifeinfo@capitallegacy.co.za
Supplier	Bidvest Life Ltd
Postal Address	Postnet Suite 91 Private Bag X01 4320 Umhlanga Rocks
Physical Address	1 st Floor, FMI House 2 Heleza Boulevard 4320 Sibaya
Complaints / Compliance Department – Contact Details	complaints@BLL.co.za Fax: 086 110 5820
Supplier	Old Mutual
Postal Address	PO Box 66 Cape Town 8000

Physical Address	Mutual Park Jan Smuts Drive 7405 PINELANDS 021 509 9111
Complaints / Compliance Department – Contact Details	OMFComplaints@oldmutual.com PO Box 80, Mutual Park 7451 0860 445 4451
Supplier	Old Mutual Wealth
Postal Address	West Entrance Mutual Park Smuts Drive 7405 Pinelands
Physical Address	West Entrance Mutual Park Smuts Drive 7405 Pinelands 021 503 1997
Complaints / Compliance Department – Contact Details	OMFComplaints@oldmutual.com PO Box 80, Mutual Park 7451 0860 445 4451
Supplier	Hollard Life Assurance Co Ltd
Postal Address	PO Box 87419 Houghton, Johannesburg, 2041
Physical Address	Corporate Head-Office, 22 Oxford Road, Parktown, Johannesburg 011 351 5000
Complaints / Compliance Department – Contact Details	complaints@hollard.co.za 0800 601 016 Hollard Insurance, Complaints Manager, P.O. Box 87419, Houghton, Johannesburg, 2041 compliance@hollard.co.za 0800 601 016

Supplier	Ninety One Investment Platform
Postal Address	Ninety One Investment Platform PO Box 1655 8000 Cape Town
Physical Address	36 Hans Strydom Avenue Foreshore 8000 021433 2069
Complaints / Compliance Department – Contact Details	Ninety One Investment Platform (Pty) Ltd PO Box 651920, Benmore, 2010 ipcomplaints@ninetyone.com Tel: +27(0)86 0500 100
Supplier	Just Retirement South Africa
Postal Address	Private Bag X2 BIG BAY 7448
Physical Address	Spaces Waterfront Cnr Stanley & Dock Road WATERFRONT 8001 Cape Town
Complaints / Compliance Department – Contact Details	admin@just.co.za 087 238 2690
Supplier	Old Mutual International
Postal Address	Old Mutual International, Cape Town Contact Centre, PO Box 31, Mutual Park Pinelands 7451 +27 (0)21 509 2187

Physical Address	Old Mutual Wealth West Entrance Mutual Park, Jan Smuts Drive 7405 Pinelands
Complaints / Compliance Department – Contact Details	OMI General Service ominternationalservice@omwealth.co.za
Supplier	The Compliance Toolbox (Pty) Ltd
Postal Address	The Compliance Toolbox (Pty) Ltd PO Box 2577 Honeydew 2040
Physical Address	88 Topaz Avenue Kloofendal 1724
Complaints / Compliance Department – Contact Details	Charmaine Van Wyk 083 262 1436 011 794 1189
Supplier	AdviceTech
Postal Address	Block 16 B Willowbrook Office Park Van Hoof Street RUIMSIG 1724 Johannesburg
Physical Address	Block 16 B Willowbrook Office Park Van Hoof Street RUIMSIG 1724 Johannesburg
Complaints / Compliance Department – Contact Details	info@advicetech.co.za +27 (0)10 593 8025.