



☎ (021) 975 8174

☎ (083) 457 0925

Subventum

Financial Services CC

✉ PO BOX 3051, Durbanville, 7551

Dear Client

Thank you for agreeing to see me today to discuss your insurance portfolio. The purpose of this letter is to introduce myself to you and to explain my role as a Financial Advisor, representing Subventum Financial Services CC, FSP License No: 24203. In terms of the Financial Advisory and Intermediary Services Act No 37 of 2002 (FAIS Act), the information below must be disclosed to clients and potential clients.

It is hereby certified, that Diederik Johannes Krüger, may represent Subventum Financial Services CC (the FSP) and he may furnish advice on behalf of the FSP for which the FSP can be held accountable. The FSP is contracted with various Service Providers (see below) and is licensed in Category 1 below.

My name is **Diekie Krüger**. My email address is diekie@subventum.com. I am a representative of **Subventum Financial Services CC** and our office is situated at 35 Crown Street, Vierlanden, Durbanville, 7550. The postal address is PO Box 3051, Durbanville, 7551. Telephonic enquiries may be made to my office at (021) 975-8174.

I have been a Financial Advisor since March 2000. I have training and experience to advise my clients on the following business lines:

Investment Management
Health Care

Retirement Planning
Investment Planning

Risk cover benefits
General Financial Planning.

I have achieved the following formal qualifications: I hold a BA (Law) and a LLB degree and I am a non practicing attorney. I hold a post graduate diploma in financial planning and I am a CFP® practitioner.

From 1 June 2018, legislation requires that CPD points need to be earned yearly for every 12-month cycle. A record of the attained CPD points will be kept up to date and can be provided to clients on request.

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 received more than 30% of my total commission and remuneration from the Allan Gray LISP Platform, as well as from Brightrock over the past 12 months. I earn my income from commission and/or fees that the Product Provider pays over to me on the products purchased by my clients, or I charge fees as agreed upon with clients.

I have Professional Indemnity Insurance Cover of R 7 500 000.

ACCREDITATION WITH THE FOLLOWING COMPANIES ARE HELD:

Liberty Group Discovery PPS Sanlam

The relevant fees payable are as follows: (R500.00 per hour or commission as provided for by the product provider)

From time to time I may receive indirect consideration from product providers. A gift register is available for inspection upon request. See quotations for information on product suppliers, name, physical and postal address, telephone number, name and contact details of their compliance department.

As an authorised Financial Services Provider I may not request or induce in any manner a Client to waive any right or benefit conferred on the Client by or in terms of any provision of the General Code of Conduct, or recognise, accept or act on any such waiver by a Client.

Should a material Conflict of interests as intended in the FSP's Conflict of interest Management Policy arise, this will be disclosed to you at the earliest opportunity. From time to time the FSP may receive some form of immaterial indirect consideration from Product suppliers or the like. A Gift Register is available at our office for your perusal upon request.

I am a direct shareholder and director of a Discretionary Fund Management company known as Bartizan Capital. Subventum Financial Services may from time to time use the investment funds or portfolios offered by Bartizan Capital in its financial solution to clients. Bartizan Capital is an authorized Discretionary Fund Manager (FSP Nr 48450) and manages its own investment solutions on Linked Investment Services Providers throughout South Africa. As a member of the Bartizan Capital investment committee, director and shareholder, I am entitled to an agreed remuneration.

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. I confirm that Subventum Financial Services CC has a formal complaint procedure. Information of this procedure is obtainable at the above telephone number.

Etude Risk Management acts as my compliance officer and is represented by: LeRoux van Wyk.

Etude Compliance can be contacted at:
Unit 3, Palata Building, Bella Rosa Street, Bellville, 7530
Tel: 087 550 1115

Contracts held by the FSP:

1. Liberty
2. Sanlam
3. Allan Gray
4. Stanlib
5. Discovery Life, Discovery Health, Discovery Invest
6. PPS
7. Brightrock

Authority held by the FSP:

Category 1

- Long-term Insurance: Subcategory B2-A
- Long-term Insurance: Subcategory B1-A
- Long-term Insurance: Subcategory A
- Long-term Insurance: Subcategory B1
- Long-term Insurance: Subcategory B2
- Long-term Insurance: Subcategory C
- Retail Pension Benefits
- Pension Funds Benefits
- Participatory interests in Collective Investment Schemes
- Health Service Benefits

I, _____, the undersigned, hereby acknowledge receipt of the "Disclosure to Client" letter.

(Full Names)

Date

2021.