



## Contact Stage Disclosures under FAIS Legislation

### Explanation

According to Section 62 of the Long-Term Insurance Act, 1998, the Minister has promulgated Policyholder Protection Rules with the purpose to enable policyholders to make informed decisions in regard to long term insurance products and to ensure that intermediaries and insurers conduct business honestly and fairly, and with due care and diligence. The following information is therefore in accordance with legislation: -

### Agreements between SP Wealth Management & other management companies

SP Wealth Management (“SPWM”) has entered into agreements with the following companies: -

- 27 Four Investment Managers
- ABSA Investment Management Services (AIMS)
- Allan Gray Pty Ltd
- Auto and General STI
- Complimed, African Unity, Medcall
- Coronation Asset Management
- Counterpoint Asset Management (Bridge Fund Managers)
- Cura Administrators Pty Ltd – Gap insurance
- Discovery Health, Life, Investment Services
- Fedbond
- Generic Health and Insurance
- Guardrisk
- Hollard life and travel insurance
- ITOO speciality insurance – Art, Cyber, Events, Liability
- Itransact Passive investments
- Kagiso Fund Managers
- Momentum Wealth, Life, FAW and STI
- Nedcor Group Investments
- OASIS Asset Management
- Old Mutual Wealth, FutureGrowth, Marriot, Life
- Ominsure Marine and Engineering
- PPS, Profmed, STI
- Regent Travel Insurance
- SA Bullion
- SANTAM – Mirabilis, Marine, Commercial, Personal, KEU (events)
- SatrixNow
- Stalker Hutchison Admiral Pty Ltd
- Sygnia Group
- Travel Insurance Consultants (TIC)
- Universal Administrators (Makoti Health, Gap, Student medical aid, etc)

We are authorised to market the products of the above companies.

### Professional Indemnity Insurance

SP Wealth Management has professional indemnity insurance.

### Shaheed Peters, Director

#### Employment History

- 6 Years: Standard Bank SA Pty Ltd
- 2 Years: Nedcor Investment Bank
- 2 Years: HSBC Securities (SA) Pty Ltd
- From 2003: SP Wealth Management

### Qualifications

- |   |                                 |        |
|---|---------------------------------|--------|
| • BSc (QS) Inc.                                       | UCT                             | 1987/8 |
| • Diploma in Business Management                      | Damelin Management School       | 1996   |
| • Associate in Management                             | UCT Graduate School of Business | 1997   |
| • Higher Certificate in Financial Markets             | Academy of Financial Markets    | 1999   |
| • Cambridge Diploma in Computer Science (Core Levels) | CSI                             | 2000   |
| • Association of Unit Trusts (Level 1& Level 2)       | AUT                             | 2001   |
| • Registered Person Exams                             | SAIFM                           | 2001   |
| • BCom. Honours (FAPM)                                | UCT                             | 2004   |
| • Postgraduate Diploma in Financial Planning          | US                              | 2006   |
| • CFP   | US                              | 2007   |
| • Full Exemption FETC Real Estate NQF4                | DITASA                          | 2009   |
| • Business and Systems Analysis (BASA)                | UCT                             | 2014   |
| • Senior Management Programme                         | US                              | 2018   |

**Experience** Shaheed (ID 6801065206083) has experience and authorised in providing advice on the following topics: -

- Investment Products, Offshore, linked unit trusts, structured and guaranteed products
- Financial Planning – Retirement, Estate and Investment planning
- Risk Management - Life, Health, Short Term and Specialist Insurance
- Employee Benefits – Group life, disability, medical aid, Gap cover, pension, provident and RA

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**Disclosure** SPWM prides itself on being fully transparent and all fees are clearly indicated on statements. Salaried and commission driven employees whose advice is not influenced by personal income considerations. We do not hold more than 10% of the shares issued by any insurers, or received more than 30% of the total commission and remuneration from any insurer in the previous calendar year. SPWM may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons. SPWM will provide specific details should you request further information.

SPWM wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless SPWM is required by any law to disclose such information

**Compliance** Compliance with the FAIS Act is monitored by Glenn Burjins, a compliance expert approved by the Financial Services Board. The contact telephone number is 0827282694. In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the above address. A copy of my Complaints Policy is available on request. A copy of Statutory notice insurance will be furnished to you as per legislation.

**Disclaimer** Investors should consider all factors that may be relevant to their circumstances, including tax considerations, before making an investment. Units or shares are not for sale in any jurisdiction in which such sale would be prohibited. Past performance is not a guarantee of future performance. The price of shares and other investments can go down as well as up and may be affected by changes in rates of exchange. An investor may not receive back the amount invested.

**Applicable Exemptions** Exemption of Authorized financial services providers from sections 19(2)(a) and 19(2)(b)(i) of the Act, subject to section 19(2)(b)(iv) of the Act. (Board Notice 96 of 2003, Paragraph 3.1)  
Exemption of financial services providers from paragraph 5(2) of Fit and Proper Requirements (Board Notice 96 of 2003)  
Exemption of financial services providers as regards to representatives (Board Notice 95 of 2003)  
Exemption of licensees as regards display certified copies of licenses (Board Notice 40 of 2004)  
Exemption of licensees as regards references to licenses in business documentation (Board Notice 71 of 2004)

**Ombud for Financial Service Providers (FAIS Ombud)** Available to advise you on compliance issues with the FAIS Act:  
PO Box 74571, Lynwood Ridge, 0040  
Tel: (012) 4709080 Fax: (012) 348 3447  
E-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Website: [www.faisombud.co.za](http://www.faisombud.co.za)

Contact Disclosure reviewed and understood by \_\_\_\_\_  
(Full names of client)

Signed at \_\_\_\_\_ this \_\_\_\_\_ day \_\_\_\_\_ 200 .

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Signature of client