DISCLOSURE LETTER

ALUMA
+27 (0)12 012 5291 info@aluma.co.za www.aluma.co.za
FinTech Campus, Cnr Illanga & Botterklapper
The Willows, Gauteng, 0081

1.1. Financial Services Provider

Aluma Capital (Pty) Ltd with Reg. No 2015/209991/07 ("Aluma") is an authorised financial services provider (FSP 46449) in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 ("FAIS"). Aluma holds appropriate professional indemnity insurance cover.

1.2. Aluma Capital Financial Advisor

The financial advisor mentioned below is a representative of Aluma and meets the fit and proper requirements as defined by the FAIS regulations. An employment contract exists between Aluma and the financial advisor.

Aluma accepts responsibility for the financial advisor's activities which are performed within the course and scope of the employment contract. Aluma holds the necessary professional indemnity.

1.3. Financial advisor Details

Financial Advisor		**DOFA**	
Physical Address		**Postal Address**	
	Code		**Code**
Tel (Business):		**Tel (Home):**	
Cellphone:		**Fax number:**	
Email address:			

1.4. Product Providers

Aluma does not hold, directly or indirectly, more than 10% of any insurer's shares.

Aluma has contractual relationships with the product providers listed below:

Product Provider	Address	FSP Number	Contact Number
AIMS	4th Floor Absa Towers North, 180 Commissioner Street, Johannesburg, 2001	36116	+27 860 111 456
Brightrock	165 West Street, Sandton, Gauteng, South Africa	11643	+27 860 007 744
Capital Legacy	Unit 1A, Menlyn Woods, 291 Sprite Avenue, Faerie Glen, Pretoria, 0081	43826	+27 873 522 958
Discovery	11 Discovery Place, Sandton	18147 and 43064	+27 860 555 111
FMI	1st Floor, FMI House, 2 Heleza Boulevard, Sibaya, 4320	47801	27 860 101 119
Generic Insurance Company Ltd	36 Alkantrant Road/ Lynwood Ridge	43638	+27 081 43638 / +27 086 144 4462
Liberty Life	1 Ameshoff Street, Braamfontein, Johannesburg	2409	+27 11 408 3911
Momentum	268 West Avenue, Centurion,0157	6406 and 30414	+27 860 669 876
Old Mutual Life	Mutualpark, Jan Smuts Drive, Pinelands, 7405	703	+27 860 506 070
PPS	1st Floor, Travers House, Boundary Terraces, 1 Mariendahl Lane, Newlands, 7700	1044	+27 860 468 777
Sanlam	2 Strand Road, Bellville,	2759	+27 860 726 526
Nedbank	2nd floor, Nedbank Clocktower, Clocktower Precint, V&A Waterfront, Cape Town, 8001	1652	+27 860 103 903 / +27 21 412 2002
Stanlib	17 Melrose Boulevard, Melrose Arch, Johannesburg, South Africa, 2196	590	+27 860 123 003

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1.5. Financial Services

The financial advisor is authorised to provide financial services on the following products.

Category	Advice	Supervision
(1.1) Long-term Insurance subcategory A	☐	☐
(1.2) Short-term insurance Personal Lines	☐	☐
(1.3) Long-term Insurance subcategory B1	☐	☐
(1.4) Long-term Insurance subcategory C	☐	☐
(1.5) Retail Pension Benefits	☐	☐
(1.6) Short-term Insurance Commercial Lines	☐	☐
(1.7) Pension Funds Benefits	☐	☐
(1.8) Shares	☐	☐
(1.9) Money market instruments	☐	☐
(1.10) Debentures and securitised debt	☐	☐
(1.11) Warrants, certificates and other instruments	☐	☐
(1.12) Bonds	☐	☐
(1.13) Derivative instruments	☐	☐
(1.14) Participatory interests in a collective investment scheme	☐	☐
(1.17) Long-term Deposits	☐	☐
(1.18) Short-term Deposits	☐	☐
(1.20) Long-term Insurance subcategory B2	☐	☐
(1.21) Long-term Insurance subcategory B2-A	☐	☐
(1.22) Long-term Insurance subcategory B1-A	☐	☐
(1.23) Short-term Insurance Personal Lines A1	☐	☐
(1.24) Structured Deposits	☐	☐
(1.25) Securities and Instruments	☐	☐
(1.26) Participatory interest in a hedge fund	☐	☐

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1.6. Aluma | Fees

1.6.1. Advice Fees

Aluma will be entitled to a fee for the advice provided and services rendered, as agreed between the client and the financial advisor. The fee may include initial fees and/or on-going fees which will be payable to Aluma. Aluma as a brokerage may qualify for fees from the product providers for intermediary services. These are afforded to the brokerage and may include benefits that may be delegated to a representative at the discretion of Aluma and not the product provider.

1.7. Complaints and Compliance Department

Should you have any concerns or queries, please contact our complaints department at

Telephone: 012 012 5291
Email: complaints@aluma.co.za
Address: FinTech Campus, Cnr Ilanga and Botterklapper The Willows, Gauteng, 0081

Should you be dissatisfied with the service that you have received, you may submit your complaint to us at info@aluma.co.za. We make use of Independent compliance officer from Moonstone Compliance Pty Ltd Tel: 021 883 8000

1.8. Consumer Protection Act disclosures

1. I would like Aluma Capital to inform me of new products and special offers in the Aluma. Yes: ☐ No: ☐

2. I would like Aluma to present exclusive offers from other organisations to me. Yes: ☐ No: ☐

3. Aluma may request reputable research organisations to contact me. Yes: ☐ No: ☐

4. My preferred method of communication is: Email: ☐ SMS: ☐ Direct Mail: ☐ Telephone: ☐ All: ☐

5. Aluma may use a method of communication other than that preferred by me as well as my personal information to market its products to me, including electronic marketing and telesales, until I give an instruction to the contrary. Yes: ☐ No: ☐

1.9. Client confirmation

The advice given to you will be summarised in a document referred to as the “Advice”. The products advised on will be limited to the product providers contracted to Aluma and the products for which your financial advisor is licensed to sell.

Misrepresentation or non-disclosure of a material fact could result in the non-payment of risk and advice claims

Should any advice areas be disregarded, it may limit the appropriateness of your financial plan. You are required to read and review all the documents given to you for perusal and for signature.

Neither Aluma nor the financial advisor can be held liable for the recommendations, proposals or intermediary services that are provided to you by a third party, as they constitute a separate arrangement between you and such third party. Neither Aluma nor the financial advisor can be held responsible for the drafting of any will(s) and/or trust deed(s) and/or business assurance agreement(s). The finalisation and signing of these documents are your responsibility.

All information you provide us with will be treated as confidential, unless we are legally obliged to disclose such information and if it is necessary to give effect to your instructions.

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Acceptance of quotation/delivery request

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SERVICE LEVEL

I, ______________________________, with I.D., ______________________

in my personal capacity or in representative capacity for and on behalf of ______________________

(state if applicable), acknowledge that;

1. the financial advisor is acting in my best interest;
2. full financial planning can be provided only if I disclose all relevant personal and private information; and
3. this information is required to determine my financial situation and to help provide me with the best financial advice.

Declaration

I/we herewith give consent to the Financial Services Provider and / or his / her / its authorized user(s) below to obtain such information from Aluma Capital (Pty) Ltd, or any other institution or authorised financial services provider providing a mechanism for the transmission of such information.

1. I herewith consent to Aluma having access to my personal and private information for purposes of financial services and to share that information with relevant third parties when necessary for the same purpose.
2. All information obtained must be treated with confidentiality by the authorised user and may not be made public without my written consent; and
3. This consent will remain effective until I have cancelled it myself in writing.

I confirm that Aluma has explained this document to me and I fully understand it and agree thereto out of my own free will.

I confirm that this permission extends to the following authorised users and this consent will remain effective until canceled by me in writing:

Client Signature

Date

BROKER APPOINTMENT - AUTHORITY TO CHANGE FINANCIAL ADVISOR

Tick appropriate box

- ☐ **I APPOINT** the Financial Adviser above for all my active and paid products and services; or
- ☐ **I APPOINT** the Financial Adviser above for **THE FOLLOWING SELECTED POLICIES ONLY:**

Kindly amend your records to reflect the aforesaid as my duly authorised financial advisor. Existing review fees should be paid to my authorised financial advisor with immediate effect.

I further acknowledge that this broker appointment will only be acted on by Aluma, if received within 3 months from date of signature.

Financial Advisor Signature

Client Signature

Date