



# RECORD OF ADVICE

For New Business, Servicing and Annual Renewal

+27 (0)12 012 5291  info@aluma.co.za  www.aluma.co.za 

FinTech Campus, Cnr Illanga & Botterklapper   
The Willows, Gauteng, 0081

BDA Number (If Applicable)		Date	
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## CUSTOMER DETAILS

Customer Name and Surname	
Identity / Passport Number	

## FINANCIAL ADVISOR DETAILS

Advisor Name and Surname	
Email	
Cell Number	
Address	

## INTRODUCTION

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## MATERIAL INFORMATION (Brief summary of the information and material on which the advice was based)

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## CONSIDERATIONS (Aluma Products considered, recommended and Accepted/Not Accepted)

Structured Note	The Minimum Return Multi-Asset Global Note (the "Note") is a five year 100% ZAR capital protected investment linked to the CITI Flexible Multi Asset V15% Index (the "Index"). The investment objective of Note is to provide no minimum ZAR return, with the maximum possible full uncapped participation in the Index, with a 100% ZAR capital protected investment, thus also providing full USD / ZAR return exposure. It is Aluma's view that this investment could be suitable for investors who require exposure to a low risk USD Multi-Asset Balanced Portfolio and 100% ZAR capital protection.			
Investment Type	Recommended Investment Amount		Accepted Investment Amount	
	Lump Sum	Recurring Premium	Lump Sum	Recurring Premium
	R	N/A	R	N/A
Reason or Deviation and Associated Risk if not accepted				





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Local Share Portfolio	Our Local Share Portfolio is an investment product for discretionary money, which allows you to access to all Local Shares listed on the JSE as well as EFTs. It is subject to CGT, income tax on interest, dividends tax, and Real Estate Investment Trust (REIT) tax. Income tax is due whether interest is earned by your investment. A CGT event will occur when you do a withdrawal or a switch from an investment portfolio. A 20% withholdings tax on local dividends applies. We will deduct any dividend and REIT tax which you may owe from an income distribution before it's invested into your investment account. Contributions, withdrawals and drawing a regular withdrawal are allowable at any point in time without incurring penalties. You may change, stop and resume your ad hoc or regular contributions at any time without incurring any penalties.			
Investment Type	Recommended Investment Amount		Accepted Investment Amount	
	Lump Sum	Recurring Premium	Lump Sum	Recurring Premium
	R	N/A	R	N/A
Reason or Deviation and Associated Risk if not accepted				
International Share Portfolio	Our International Share Portfolio is an investment product for discretionary money, which allows you to access to all International Shares listed on International Stock exchanges as well as ETFs. It is subject to CGT, income tax on interest, dividends tax, and Real Estate Investment Trust (REIT) tax. Income tax is due whenever interest is earned by your investment. A CGT event will occur when you do a withdrawal or a switch from an investment portfolio. A 20% withholdings tax on local dividends applies. We will deduct any dividend and REIT tax which you may owe from an income distribution before it's invested into your investment account. Contributions, withdrawals and drawing a regular withdrawal are allowable at any point in time without incurring penalties. You may change, stop and resume your ad hoc or regular contributions at any time without incurring any penalties.			
Investment Type	Recommended Investment Amount		Accepted Investment Amount	
	Lump Sum	Recurring Premium	Lump Sum	Recurring Premium
	R	N/A	R	N/A
Reason or Deviation and Associated Risk if not accepted				
Self Managed Account	Trade the JSE and International Equities, CFDs, Indices, ETFs, Forex & Commodities from a single trading account at very competitive rates. Aluma clients receive cost-effective trading via a Multi Asset Direct Market Access (DMA) class-leading trading platform. Clients have the option to manage their own trading account and execute their own trades, or to have their account managed on a discretionary basis.			
Investment Type	Recommended Investment Amount		Accepted Investment Amount	
	Lump Sum	Recurring Premium	Lump Sum	Recurring Premium
	R	N/A	R	N/A
Reason or Deviation and Associated Risk if not accepted				
Private Equity Fund	Limited partner interests (the "Interests") in The Aluma Capital Private Equity Fund I Partnership (the "Partnership") are being offered to qualified investors. The Interests are offered subject to the right of Aluma Capital General Partner (Proprietary) Limited (the "General Partner"), in its capacity as the ultimate general partner of the Partnership, to reject any application in whole or in part.			
Investment Type	Recommended Investment Amount		Accepted Investment Amount	
	Lump Sum	Recurring Premium	Lump Sum	Recurring Premium
	R	N/A	R	N/A
Reason or Deviation and Associated Risk if not accepted				



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## INVESTMENT RISK PROFILE (Result from Risk Analyser)

Your derived profile according to risk questionnaire is:

## REPLACEMENT DISCLOSURES

Please select the appropriate options below:

By selecting this option you confirm that you have explained the possible implications of the recommendation.

- ☐ Any existing insurance product with another insurance policy(ies).
- ☐ Any existing insurance policy(ies) with another non-insurance policy(ies) (ie. unit trust or similar bank product).
- ☐ Any existing non-insurance policy(ies) (ie. unit trust or similar bank product) with another insurance policy(ies).
- ☐ Any existing non-insurance policy(ies) (ie. unit trust or similar bank product) with another non-insurance policy(ies).

Why is the replacement product more suitable?

## STRUCTURED NOTES: Terms and Conditions

Investors should read this document carefully, in conjunction with the programme memorandum and the applicable pricing supplement of Nedbank Limited's Structured Note Programme (as updated from time to time) (together, the Programme) as well as the relevant marketing documents. If you are in any doubt about the suitability of the relevant security, you should consult your financial adviser.

Nedbank shall repay the initial amount (if any) at the end of the relevant term, together with the return (if any), subject to the terms and conditions of the Programme. The investor should receive a monthly account statement from their financial advisor showing the current value of the relevant security, subject to the terms and conditions of the Programme. The price of the relevant security should be published daily in the press by the JSE Limited. Whilst the JSE does provide a daily price, the nature of the product is such that full repayment is only available at maturity of the relevant security. During the term of the relevant security, the value thereof could be lower than the expected maturity value. All fees and charges are disclosed in the relevant marketing document and are payable by the investor to the financial advisor in each case. The Issuer receives no benefit in the form of fees, charges or otherwise from any investor or financial advisor. The past performance of any relevant security is not necessarily a guide to future returns and the Issuer gives no warranty as to the performance or profitability of the relevant security. Please note (if applicable) that the use of words such as (or similar to) "protected" or "minimum return" in the name of any relevant security or anywhere in the relevant documentation refers only to the obligation of Nedbank to repay any initial principal amount at maturity. Any early termination of the relevant security for any reason whatsoever including (without limitation) at the request of the investor or any early redemption event or disruption event in terms of the Programme may result in a loss for the investor.

A loss could also result from the Issuer not being able to perform its obligations in terms of the Programme. The relevant security is not guaranteed by any party.

The relevant security is a financial instrument listed on the JSE and represents a parcel of the investor's rights and obligations as the holder of the relevant security. As the holder of the relevant security the investment return (if any) is derived from the growth (if any) of a relevant index, indices or basket (as described more fully in the Programme).

Investors are able to hold the relevant security with an investor administrator or stockbroker of their choice, provided that the relevant investor administrator or stockbroker has a CSDP account where they can hold the relevant security for the relevant term on an investor's behalf. The relevant security will be registered in the name of a nominee company of the relevant investor administrator (it being the registered owner of the relevant security), but each relevant security is allocated to each relevant investor as the beneficial owner thereof by way of a sub-register per investor.

It is incumbent upon potential investors to at least seek independent professional legal, tax and accounting advice in order to consider the investment in the light of an investor's particular circumstances. No responsibility whatsoever is accepted by the Issuer for the treatment by any court of law, tax, banking or other authority in any jurisdiction of the relevant security and no undertaking, warranty or representation is given with regard to the outcome of any relevant security.

Any capitalised terms used herein but not otherwise defined herein shall have the meaning ascribed to such terms in the Programme.





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### STRUCTURED NOTES: Investor Declaration

By or For and on behalf of the Investor:

1. I have read and understood the Programme and agree to be bound by all the terms and conditions thereof.
2. I have read and understood the relevant marketing materials related to this product including (but not limited to) a product brochure, investment schedule and indicative term sheet (together, the Marketing Materials).
3. I agree that in the event of any ambiguity or inconsistency between the Programme and the Marketing Materials, the Programme shall prevail.
4. The particulars that I have supplied are true and correct and I undertake to advise my financial advisor, in writing, of any changes thereto.
5. I am acting for my own account.
6. I have made my own independent decision based upon my own judgment and upon advice (including but not limited to investment, financial, legal, regulatory, tax, accounting, exchange control and actuarial advice) from such advisors as I have deemed necessary to obtain as to whether or not to invest in the relevant security and as to whether or not the relevant security is suitable, appropriate and/or proper for me.
7. I am not relying in any manner on any communication (written or oral) of the Issuer as to investment, financial, legal, regulatory, tax, accounting, exchange control, actuarial or other advice, it being understood that any information and explanations relating to any terms and conditions of the relevant security shall not be considered or construed as investment, financial, legal, regulatory, tax, accounting, exchange control, actuarial or other advice to invest in the relevant security.

### STRUCTURED NOTES: Investor Declaration (cont.)

8. I have not received from the Issuer any assurance, warranty or guarantee as to the expected results or financial or investment returns of or related to the relevant security.
9. I am capable of assessing the merits of and understanding and in fact understand and accept the terms and conditions of, associated with and related to the relevant security.
10. I am capable of assessing and assuming the risks of whatsoever nature and in fact understand and accept and assume all the risks of, associated with and related to the relevant security.

### SIGNATURES AND DECLARATION

I,  hereby confirm that;

1. I provided all the appropriate and available information regarding my financial situation to my financial adviser.
2. My financial adviser performed an analysis based on this information, and that my financial adviser provided a recommendation regarding my current financial situation in writing.
3. I understand the nature of the financial product/s (provided by Aluma as product/services provider or on behalf of a retirement fund, group scheme, collective investment scheme) recommended and that the financial product/s meet/s my needs that were identified by my financial adviser.
4. My financial adviser has explained the relevant rules, terms and conditions, and marketing material of the financial product/s recommended, including the fees, any applicable exclusions, waiting periods, premium escalations and underwriting rules, whether guarantees apply or do not apply to the financial product (or the specific underlying portfolio), any investment risks, tax implications, any early withdrawal costs and all other relevant information about the financial product/s.

Full Name of Investor

Investor Signature

Date

Full Name of Financial Advisor

Financial Advisor Signature

Date

Full Name of Distributor

Distributor Signature

Date

