

DISCLOSURES – Representative & Company

In terms of the Financial Advisory and Intermediary Services (“FAIS”) Act no. 37 of 2002

Dominic Phillips

CERTIFIED FINANCIAL PLANNER® registered with the FPI – Membership number 19143

Ground Floor, Collingwood Building, Black River Park, 2 Fir Street, OBSERVATORY, 7925

083 316 0441

dominic@goodsure.co.za

Dominic is an authorised **Key Individual** and **Representative** and may render advice and intermediary services in respect of:

- 1.1, 1.3, 1.20, 1.21, 1.22, 1.4 Long Term Insurance Categories A, B1, B2, B2-A, B1-A & C
- 1.5, 1.7 Retail Pension Benefits and Pension Fund Benefits
- 1.14 Participatory interests in a Collective Investment Scheme (i.e. Unit Trusts)
- 1.16 Health Service Benefits (i.e. Medical Aid)
- 1.2, 1.23 Short-Term Insurance Personal Lines

She complies with Fit and Proper requirements and **does not** render services under supervision as defined in the FAIS Act.

Goodsure Brokers (Pty) Ltd herein referred to as “Goodsure”

Ground Floor, Collingwood Building, Black River Park, 2 Fir Street, OBSERVATORY, 7925

PO Box 15999, VLAEBERG, 8018

021 488 6000

info@goodsure.co.za

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Licence	Goodsure is an Authorised Financial Services Provider registered with the Financial Sector Conduct Authority (“FSCA”) and is an independent brokerage duly authorised to provide advice and intermediary services on Long Term Insurance, Pension Benefits, Collective Investments, Health Benefits and Short-Term Insurance.																
Licence Number	14571																
Licence Conditions	<p><u>Long-Term Insurance categories authorised:</u></p> <ul style="list-style-type: none"> • 1.1, 1.3, 1.20, 1.21, 1.22, 1.4 Long Term Insurance Categories A, B1, B2, B2-A, B1-A & C • 1.5, 1.7 Retail Pension Benefits and Pension Fund Benefits • 1.14 Participatory interests in a Collective Investment Scheme (i.e. Unit Trusts) • 1.16 Health Service Benefits (i.e. Medical Aid) <p><u>Short-Term Insurance categories authorised:</u></p> <ul style="list-style-type: none"> • 1.2, 1.23, 1.6 Short-Term Insurance Personal Lines and Commercial Lines <p>Apart from general exemptions published, no exemptions, conditions or restrictions are applicable to the licence.</p>																
Professional Indemnity	RSUM Liability																
Product Providers	<p>Product Provider and Product details are shown on their official quotations or policy documentation. Goodsure has Long-Term Insurance contractual relationships with, and is accredited by the below providers:</p> <table border="0"> <tr> <td>Allan Gray</td> <td>Ambledown</td> <td>Bidvest Life (prev. FMI)</td> <td>Capital Legacy</td> </tr> <tr> <td>Discovery Life & EB</td> <td>Discovery Health</td> <td>Discovery Insure</td> <td>Discovery Invest</td> </tr> <tr> <td>Liberty Life & EB</td> <td>Momentum Life & EB</td> <td>Momentum Wealth</td> <td>Ninety-One (prev. Investec)</td> </tr> <tr> <td>Old Mutual</td> <td>PPS</td> <td>Sanlam</td> <td>Stanlib</td> </tr> </table>	Allan Gray	Ambledown	Bidvest Life (prev. FMI)	Capital Legacy	Discovery Life & EB	Discovery Health	Discovery Insure	Discovery Invest	Liberty Life & EB	Momentum Life & EB	Momentum Wealth	Ninety-One (prev. Investec)	Old Mutual	PPS	Sanlam	Stanlib
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Remuneration	Goodsure is paid by Product Providers on a Commission basis, and Fees are charged for other services as per individual policy schedules. Any fees charged will be agreed upon by you. Goodsure does not receive more than 30% of income from, nor own more than 10% in, any one financial institution or associated institution.																
Responsibility	Goodsure accepts responsibility for its own actions and for the actions of the Representative that may be performed acting within the course and scope of the written agreement.																
Privacy Policy	All information obtained or acquired from or about you shall remain confidential unless you provide written consent, or unless we are required by law to disclose such information.																
Waiver of Rights	You are hereby advised that no representative or any other person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provision of the General Codes of Conduct. A copy of the Code of Conduct is available on request.																
FICA	In terms of the Financial Intelligence Centre Act (“FICA”), Goodsure is an Accountable Institution and is obliged to report any suspicious or unusual transactions that may facilitate money laundering, to request, record and retain all FICA documents obtained and conduct Client Due Diligence including screening against Targeted Financial Sanction List and UN Sanction List.																

COMPLAINTS PROCEDURE

In terms of the Financial Advisory and Intermediary Services (FAIS) Act no. 37 of 2002

Complaint Resolution System and Procedures

Should you be dissatisfied with any aspect of the service performed by the Provider or Representative, you should address your complaint in writing to the Key Individual at the below address. Please note that we have established a written internal compliant resolution system with detailed procedures. Access to written procedures and a copy of the complaint resolution system is available to clients at this office.

Long Term (Life)

Dominic Phillips
083 316 0441
dominic@goodsure.co.za

Signing of Incomplete Documents

You are hereby advised and cautioned that no person acting on behalf of the provider may in the course of the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.

Responsibility for Correctness and Completeness of Information

Please be aware when completing any documentation or providing any information, that all material facts must be accurately and properly disclosed. You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided by you or on your behalf.

Please note that all material facts in respect of any application, proposal, order, instruction or other contractual information that is required to be completed for or submitted to a product supplier by or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto, must be accurately and properly disclosed. Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product supplier.

General

The provider may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons. The provider will make available specific details should this occur. All information obtained or acquired from you, the client, will remain confidential unless you provide written consent, or unless we are required by any law to disclose such information.

Conflict of Interest Management Policy

Goodsure does not own more than 10%, either directly or indirectly, in any product supplier whose products are provided to you. We also do not receive more than 30% of our income from any one insurer mentioned and we are not an associated company of any insurer.

We have adopted and implemented a Conflict of Interest Management Policy that complies with the provisions of the FAIS Act and the Conflict of Interest Management Policy is available for perusal upon request. Please note that in accordance with legislation we keep an updated disclosure register which informs you, our client, of all financial and ownership interests that we may become entitled to and lists the business relationships that we have with the product suppliers. This document ensures transparency in our dealings with our customers and is available for inspection.

Compliance Officer

Herman Hesse of Moonstone Compliance
082 411 4410
021 883 8000
hhesse@moonstonecompliance.co.za
