

DISCLOSURE NOTICE (LETTER OF INTRODUCTION)

In terms of the Financial Advisory and Intermediary Services Act (FAIS) (Act No. 37 of 2002), and in the spirit of full disclosure, the following information must be disclosed to clients and potential clients:

OUR COMPANY DETAILS:

Full Trade Name	Volker Consulting Pty Ltd
Registration Number	2012/207345/07
VAT Registration Number	4870267541
FAIS Licence Number	45002
FAIS Categories	Category 1
Physical Business Address	Ground floor, Block B, Black River Park North, 5 Fir Street Observatory 7925
Postal Business Address	Postnet Suite 198, Private Bag X26, Tokai, 7966, Cape Town
Telephone Number	021 518 2060
Email Address	info@volkerconsulting.co.za
Website	www.volkerconsulting.co.za

AUTHORISED REPRESENTATIVES

Full Name	Paul Norman Volker	Tracy Sandra Volker
Cellphone No	082 880 6333	083 275 3216
Email Address	paul@volkerconsulting.co.za	tracy@volkerconsulting.co.za
Qualifications	CFP	Diploma in Wealth Management (NQF5)
Experience	27 years	23 years
Legal Capacity	Director Key Individual & Representative	Director Key Individual & Representative
FAIS Category	Category 1 & Medical Schemes	Category 1 & Medical Schemes

Volker Consulting holds a Category 1 FSP licence no. 45002 and a Council for Medical Schemes accreditation no. ORG4084.

Our Reps are authorised to provide financial services (advice and intermediary services) in respect of the following products:

Long-Term Insurance: Category A	Long-Term Insurance: Category B1	Long-Term Insurance: Category B2
Long-Term Insurance: Category C	Retail Pension Fund Benefits	Pension Fund Benefits (excluding Retail)
Health Service Benefits	Participatory Interests in Collective Investment Schemes	Short-Term Insurance: Personal Lines

Our Reps have access to and have been accredited to market products from the following product providers:

Allan Gray	Alexander Forbes	Ambledown
Bestmed	Bonitas	Capital Alliance
Discovery	Fedgroup	Fedhealth
Glacier	Hollard	Jigsaw Underwriting Managers
Liberty	Medshield	Momentum
Old Mutual	Sanlam	Stanlib
Sygnia	TSA Administration	Zest Life

Please refer to the attached addendum for product supplier details.

Neither the FSP nor their reps own more than 10% of issued shares directly or indirectly of any life assurer or financial product provider. The FSP is not an associated company of any life assurer or financial product provider.

Both the FSP and reps have earned more than 30% of our total remuneration from the Liberty Group within the last 12 months.

All income is earned from commission that the life assurers and product providers pay over to the FSP in respect of financial services rendered with respect to products offered by these providers.

From time to time the Rep may receive indirect consideration from the product providers. A Gift Register and the Conflict of Interest Management Policy are available for inspection upon request.

The FSP does have Professional Indemnity Insurance cover.

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 Procedure Policy is available upon request. If we cannot settle your complaint, you are entitled to refer it to the office of the FAIS Ombud.

Contact particulars of the Ombud: P.O. Box 74571, Lynnwood Ridge, 0040
info@faisombud.co.za, www.faisombud.co.za Tel 012 470 9080, Fax 012 348 3447

We have been made aware that no provider may request or induce in any manner a client to waive any right or benefit conferred on a client in terms of the General Code of Conduct for Financial Service Providers and Representatives.

All information obtained or acquired from or about you shall remain confidential unless you provide written consent, or unless Volker Consulting (Pty) Ltd is required by law to disclose such information.

In Terms of the **Protection of Personal Information Act (POPIA)** we are required to :

- Keep your information secure, confidential and only for as long as required by law
- Only process your information as permitted by law
- Notify you if any of your information has been compromised.

Moonstone Compliance (Pty) Ltd is the businesses compliance officer. Moonstone Compliance can be contacted at: 25 Quantum Street, Technopark, Stellenbosch, 7600, Cape Town Tel: 021 8838000.

In order for our reps to provide appropriate advice / products it is important that you provide sufficient particulars of your financial affairs. Failure to make full disclosure could result in you making a financial commitment to a product that is inappropriate to your needs and objectives.

I hereby acknowledge that I have received and read the contents of this document.

Entity name:	
Registration number:	
Client Representative: Name and Surname	
Identity number:	
Signature:	
Date:	

Volker Consulting

Employee Benefits &
Executive Financial Planning

Product Supplier	Physical Address	Postal Address	Contact number	Email Address	Complaints Department	Compliance Department
Allan Gray	1 Silo Square V&A Waterfront, Cape Town 8001	PO Box 51605 V&A Waterfront, Cape Town 8002	0860 000 654 or (021) 415 2301	info@allangray.co.za	info@allangray.co.za	info@allangray.co.za
Alexander Forbes	Alexander Forbes 115 West Street Sandton, 2196	PO Box 787240, Sandton, 2146	+27 11 269 0000	info@aforbes.co.za	contactus@aforbes.co.za	contactus@aforbes.co.za
Ambledown	1 st Floor, Block B, Black River Park, 2 Fir Street, Observatory, Cape Town, 7925	PO Box 1862 Cramerview, 2060	0861 262 533	info@ambledown.co.za	compliance@ambledown.co.za	compliance@ambledown.co.za
Bestmed	Glenfield Office Park, 361 Oberon Avenue, Faerie Glen, Pretoria, Gauteng, 0081, RSA	PO Box 2297, Arcadia Pretoria, Gauteng, 0001, RSA	0860 002 378	service@bestmed.co.za	complaints@bestmed.co.za	Ancin.Botes@bestmed.co.za
Bonitas	115 Main Street, Mathomo Mall, Marshalltown, Johannesburg, 2000		0860 002 108	queries@bonitas.co.za	queries@bonitas.co.za	queries@bonitas.co.za
Capital Alliance	Liberty Life Centre, 1 Ameshoff Street, Braamfontein, 2001	PO Box 10499 Johannesburg, 2000	0860 991 991	clienthelp@liberty.co.za	relations@liberty.co.za	group.compliance2@liberty.co.za
Discovery	155 West Street Sandton 2146	PO Box 786722 Sandton 2146	0860 005 433	info@discovery.co.za	life_complaints@discovery.co.za invest_complaints@discovery.co.za	compliance@discovery.co.za
Fedgroup	89 Bute Lane, Sandown, 2196	PO BOX 782823, Sandton, 2146	011 305 2300	info@fedgroup.co.za	complaints@fedgroup.co.za	compliance@fedgroup.co.za
Fedhealth	The Woodlands, Building 26, 16 Woodlands Drive, Woodmead, 2191	Private Bag X3045, Randburg, 2125	0860 002 153	member@fedhealth.co.za	complaints@medicalschemes.com	member@fedhealth.co.za
Glacier	Glacier Place 1 Sportica Crescent Tygervalley, South Africa 7530	Private Bag X5 Tygervalley 7536	0860 452 364 or (021) 917 9002	client.services@glacier.co.za	arbitrator@sanlam.co.za	complianceoffice@sanlam.co.za

021 518 2060 | www.volkerconsulting.co.za
Ground Floor, Block B, Black River Park North, 5 Fir Street, Observatory, 7925
Postnet Suite 198, Private Bag X 26, Tokai 7966

Authorised Financial Services Provider: 45002
Council for Medical Schemes: Org 4084
Registration: 2012/207345/07 VAT: 4870267541

Directors: PN Volker, TS Volker

Product Supplier	Physical Address	Postal Address	Contact number	Email Address	Complaints Department	Compliance Department
Hollard Group Risk	Hollard Campus, 22 Oxford Road, Parktown, 2193	PO Box 87428, Houghton, 2041	(011) 351 2021	hgradmin@hollard.co.za	hgrcompliance@hollard.co.za	hgrcompliance@hollard.co.za
Jigsaw Underwriting Managers	Cape Town: Belvedere Office Park, Block B, Pasita Street, Bellville	Cape Town: Belvedere Office Park, Block B, Pasita Street, Bellville	+27 10 447 2234	info@jigsawsa.co.za	info@jigsawsa.co.za	info@jigsawsa.co.za
Liberty	Liberty Life Centre, 1 Ameshoff Street, Braamfontein, 2001	PO Box 10499, Johannesburg, 2000	0860 456 789	opspcd@liberty.co.za	relations@liberty.co.za	group.compliance2@liberty.co.za
Medshield	288 Kent Avenue, Cnr Kent Avenue and Harley Street Ferndale	PO Box 4346, Randburg, 2125	0860 002 112	member@medshield.co.za	member@medshield.co.za	member@medshield.co.za
Momentum	268 West Avenue Centurion, 0157	PO Box 7400, Centurion, 0046	0860 665 432	client@momentum.co.za	client@momentum.co.za	Amdsmcc@momentum.co.za
Old Mutual	Mutualpark, Jan Smuts Drive, Pinelands, 7405	PO Box 66 Cape Town, 8000	(021) 509 9111	info@oldmutual.co.za	complianceofficer@oldmutual.com.co	complianceofficer@oldmutual.com.co
Sanlam	Sanlam Head Office 2 Strand Road, Bellville		0860 726 526 or (021) 947 9111	life@sanlam.co.za	arbitrator@sanlam.co.za or life@sanlam.co.za	complianceoffice@sanlam.co.za
Stanlib	17 Melrose Boulevard, Melrose Arch, 2196	PO Box 202, Melrose Arch, 2076	0860 123 003	instructions@stanlib.com LSPinstructions@stanlib.com	0860 123 003	contact@stanlib.com
Sygnia	7th Floor, The Foundry Cardiff Street, Green Point Cape Town, 8001	P O Box 51592 V&A Waterfront 8000	0860 794 642	info@sygnia.co.za	Retail@sfs.sygnia.co.za	Syg-Compliance@sygnia.co.za
TSA Administration	Weaver House, 18 Weaver Crescent, Umhlanga Rocks 4319	Weaver House, 18 Weaver Crescent, Umhlanga Rocks 4319	031 561 1044	Gavin@tichsmith.co.za	greg@tichsmith.co.za	greg@tichsmith.co.za
Zestlife	Sunclare Bldg 2 nd Floor, 21 Dreyer Street, Claremont 7735	PostNet Suite 87 Private Bag X1005, Claremont 7735	(021) 180 4220	info@zestlife.co.za	complaints@guardrisk.co.za	The Compliance Officer (011) 669 1039