

Disclosure Notice

Dear Client

- Information that you as a client and or potential client should be aware of:
- In the spirit of transparency and to ensure that you have the information necessary to make an informed decision in terms of my role as your advisor and/or intermediary, I would like to provide you with some background regarding myself and the various business entities, as well as information required in terms of the FAIS Act (no 37, 2002).

Full Trading Name	Rockfin Wealth Management (Pty)Ltd		
Registration Number	2016/042040/07		
FAIS License Number	FSP:13370		
FAIS license Categories & Conditions & Categories	Advice	Intermediary Services	
Long Term Insurance: Category A	✓	✓	
Short Term Insurance: Personal lines	✓	✓	
Short Term Insurance: Commercial lines	✓	✓	
Long-Term Insurance: Category B1	✓	✓	
Long-Term Insurance: Category B2	✓	✓	
Long Term Insurance: Category C	✓	✓	
Retail Pension Benefits	✓	✓	
Securities and Instruments: Money market Instruments	✓	✓	
Participatory interests in Collective Investment Schemes	✓	✓	
Health Service Benefits	✓	✓	
Business Address	Upper Ground, Block 3, No 1 Waterhouse, 4 Waterhouse Place, Century City, Cape Town, 7441		
Postal Address	Postnet Suite 2008, Private Bag x2, Century City, 7446		
Telephone	T: 021 741 1330	Facsimile: 086 457 6642	Website: www.rockfin.co.za
Compliance Officer & Contact Details	Chameleon Compliance (Pty) Ltd, Judy Russel - Smith	M: 079 181 6191 M: 083 297 1416 E: judy@chameleoncompliance.co.za	
Rockfin Wealth Management (Pty) Ltd - Key Individual Details:	Mike Eslick – Managing Director	E: mike@tcg-sa.com T: 021 741 1330	

Juristic representative

Business Address	2 nd Floor, Edward 2 Building, Edward Street, Bellville, 7530		
Postal Address	P. O. Box 1807, Bellville, 7530		
Telephone	T: 021 919 9944	Email: invest@opportunity.co.za	Website: www.opportunity.co.za
Compliance Officer & Contact Details	Chameleon Compliance (Pty) Ltd, Judy Russel - Smith	M: 079 181 6191 M: 083 297 1416 E: judy@chameleoncompliance.co.za	
Key Individual Details:	Mike Eslick – Managing Director	E: mike@rockfin.co.za T: 021 741 1331	

Financial Advisor Details: The disclosure notice of the applicable advisor will be handed to each client before any advice or intermediary service is rendered.

Remuneration and Shareholding:

In terms of shareholding, Rockfin does not have a shareholding of more than 10% in any company nor has it earned more than 30% of its total remuneration from any single product provider. All fees and commissions due to Rockfin will be paid to the relevant mandated and contracting entity by the product provider. Such remuneration will be disclosed to you and where fee based earnings are payable by you, such information shall also be payable by you.

Complaints:

Should you, as the client, be dissatisfied with services rendered by me and or an advisor of any of the FSP's mentioned above, a complaint may be lodged in writing to the respective compliance officers for each entity as disclosed in this document.

Our complaints procedures are available on our websites and may also be requested from our offices.

Conflict of Interests

Rockfin does receive business invitations from time to time. Our FSP's accepts responsibility for those activities of the representative performed within the scope of their employment in terms of their service agreement. As such we further hold Professional Indemnity insurance cover in this regard which will be supplied upon request.

Please note that our privacy policy, terms and conditions and disclosures are available on our website. Should you require any additional any additional information, kindly request so in writing and we shall be would be happy to provide it. Please contact me or our offices for any further information you may require.

Introduction:

The *Financial Advisory and Intermediary Services Act, No. 37 of 2002 (FAIS)* became effective on 1 October 2004. The purpose of the Act and its subordinate measures is to protect consumers and to enhance the integrity of the financial services industry. The purpose of this document is to establish a clear contractual client adviser/intermediary arrangement as referred to in the Act over the long-term.

The financial disciplines that may have to be addressed during the course of the professional relationship to ensure that the client's financial risks are effectively managed are as follows:

- **Personal Risk Planning** to ensure that the client has made adequate financial provision to meet his/her financial needs as well as those of his/her family and dependents in the event of death, disability, physical impairment or a dreaded disease.
- **Business Assurance** to ensure that the client's dependents are financially provided for in the event that the client's business partner(s)/associate(s) in the business should die, become disabled or suffer from a dreaded illness. The purpose is also to ensure that the client's estate will be able to meet any contingency liabilities in the event of the death, disability or dreaded illness of the client or business partner(s).
- **Estate Planning** to ensure that the client's family enjoy the maximum benefits from his/her assets during his/her lifetime and, after the client's death, to ensure that there are sufficient assets or capital in order to meet the cash flow requirements of the deceased estate, dependents and family and to give effect to specific bequests.
- **Retirement Planning** to ensure that the client is in a position to retire financially secured at some point in the future.
- **Investment Planning** to assist the client with an appropriate investment strategy in order to meet the client's investment needs, whether before retirement or thereafter.
- **Short-term insurance planning** to ensure that the client's assets are sufficiently insured against unforeseen events like fire and theft etc.
- **Healthcare Planning** to ensure that the client has made adequate financial provision for himself/herself and his/her financial dependents to cover day-to-day medical expenses, specific medical treatment and hospitalization.
- **Medical aid pre-funding** to ensure that the client will be in a position to meet his/her medical aid premiums after retirement.

It must be recorded that, if any of these **financial risk** areas are disregarded you (the client) may be exposed to financial risks that may hold devastating financial implications for you (the client) and/or your business associates and/or family and/or dependents.

The foundation of any sound financial advice is advice that is objective and meets your specific needs, objectives and goals. These are all determined through the outcome of a comprehensive financial needs analysis. A needs analysis, provides you with not only an analysis of your current financial position, but also assists you in defining your own financial goals and then together with your Financial Planner, developing strategies designed to help you move towards achieving these objectives. However comprehensive the needs analysis may be in highlighting shortfalls, we need to be mindful of your current financial position, the principle of client choice and your more specific and pressing needs, goals and objectives.

Should you however, decide not to take up our offer to conclude a detailed financial needs analysis at this stage, then we urge you to take up our offer at your earliest convenience. Please note that in conducting any advice process, we are governed by legislation, that specifically require that a financial needs analysis be conducted prior to advising you. Should this be the case, you herewith confirm that you CLEARLY UNDERSTAND that there may be limitations on the appropriateness of the advice provided when accepting a single needs analysis and that you will take particular care to consider whether the advice is appropriate considering your financial objectives, financial situation and particular needs. You also hereto confirm you are aware of the risk, and have taken particular care to consider whether any product selected or transaction concluded is appropriate to your needs, objectives and circumstances should it differ from the advice furnished to you.