

In terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (hereinafter referred to as FAIS), WealthStrat (Pty) Ltd (hereinafter referred to as WealthStrat/we/us) is required to provide you with the following information. Please let us know if you have questions or queries on this document.

1. YOUR FINANCIAL SERVICES PROVIDER (FSP)

- 1.1. WealthStrat, registration number 2013/025893/07, is a registered Category II Financial Services Provider (**FSP No. 44865**). We accept responsibility for the activities of our Representatives performed within the scope of, or during the provision of any intermediary service.

Key Individuals	Stephanie Ferreira Victoria Reuvers John Campbell Nicholas Turnbull
Compliance Officer	Joanie van den Heever (Chartered Wealth Solutions)
Compliance Officers	Masthead (Pty) Ltd, represented by Ms Tracey Wright
Address	Chartered House, 2 North Road, Dunkeld West, Johannesburg, 2196
Contact Details	Tel: 0115022800 Email: joanie@charteredwealth.co.za
Website	https://wealthstrat.co.za/

- 1.2. We are required to maintain records of all verbal and written communication relating to the financial service we render to you, for a minimum of 5 years after the termination of your relationship with us.

2. AUTHORISED PRODUCT SUBCATEGORIES

- 2.1. We confirm that we are registered to provide intermediary services (other) for the following product subcategories:

CATEGORY II (DISCRETIONARY)

2.1 Long-Term Insurance subcategory B1
2.2 Long-Term Insurance subcategory C
2.3 Retail Pension Benefits
2.4 Pension Fund Benefits
2.5 Shares
2.6 Money Market Instruments
2.7 Debentures and Securitised debt
2.8 Warrants, Certificates and Other Instruments
2.9 Bonds
2.10 Derivative Instruments
2.11 Participatory Interests in one or more Collective Investment Schemes
2.13 Long-Term Deposits
2.14 Short-Term Deposits
2.15 Long-Term Insurance subcategory B2
2.16 Long-Term Insurance subcategory B2-A
2.17 Long-Term Insurance subcategory B1-A
2.19 Securities and Instruments

3. AUTHORISED REPRESENTATIVES

- 3.1. The Financial Services Conduct Authority (FSCA) has duly authorised the following Representatives to render financial services in respect of the following product subcategories. The 'X' indicates categories for which the specific Representative is registered, and the 'S' indicates categories for which the Representative is registered under supervision to provide intermediary services:

REPRESENTATIVE	SUBCATEGORY															
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.10	2.11	2.13	2.14	2.15	2.16	2.19
Liza Brink		S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
Struan Brown		S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
Thomas Brukman		X	X		X	X	X	X	X	X	X					
John Campbell		X	X	X	X	X	X	X	X	X	X	S	S	X	S	S
Stephanie Ferreira		X	X		X	X	X	X	X	X	X					
Victoria Reuvers	X	X	X	X	X	X	X	X	X	X	X	X	X	X		S
Nicholas Turnbull		X	X	X	S	S	S	S	S	S	X	X	X	X	X	X

- 3.2. Each of the above Representatives has been declared Fit & Proper to provide you with financial advice and/or intermediary services in respect of the product subcategories listed in 3.1 above.
- 3.3. All Representatives will use their professional knowledge and skills to provide you with the appropriate advice and/or intermediary service and will take all reasonable steps to treat you fairly.
- 3.4. None of the above Representatives are remunerated on the basis of commission or fees based on the number or value of products sold.
- 3.5. Upon written request, we will furnish you with a written or printed copy of any transaction performed by us and any of its Representatives within a reasonable period of time from receipt of the request.
- 3.6. Should you encounter a possible misrepresentation, non-disclosure of a material fact, or the inclusion of incorrect information, please notify Joanie van den Heever in writing (details included in 1.1 above).

4. COMPLAINTS

- 4.1. We are committed to providing you with financial services that are fair, open and transparent. In light of this, we have established internal procedures to ensure that you receive the correct service in line with our values and we encourage you to provide us with feedback. Should you wish to raise an issue, concern or complaint, please use the formal complaints procedure to ensure we resolve the issue timeously and to your satisfaction. Our complaints procedure is available at <https://wealthstrat.co.za/wp-content/uploads/2022/12/complaints-policy-26.10.2022.pdf>.
- 4.2. Once we finalise our investigation into the complaint, we will communicate our decision to you in writing. Should you wish to challenge the findings, you may, within six (6) months of receiving the written communication, pursue the complaint with the relevant Ombud's office. Please see below the details for the Ombud for Financial Services Providers:

ADDRESS DETAILS	FAIS OMBUD, Menlyn Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010 PO Box 41, Menlyn Park, 0063
CONTACT DETAILS	Tel: 012 762 5000
E-MAIL	info@faisombud.co.za
WEBSITE	www.faisombud.co.za

5. DISCLOSURES

- 5.1. We do not directly or indirectly hold more than 10% of any external product provider's shares, or any equivalent substantial interest in any such provider.
- 5.2. We have not received in excess of 30% of our total remuneration, including commission, from any single product provider during the previous financial year.
- 5.3. We and our Representatives have the appropriate Professional Indemnity cover in place.
- 5.4. We do not assume responsibility whatsoever for the performance of investments.
- 5.5. You can find a full list of external product suppliers, whose products we are mandated to distribute, at <https://charteredwealth.co.za/legaldocumentation/service-providers/>.

Electronically accepted by the client