

Disclosure Notice (Letter of Introduction)

Information that you, as a 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 our role as your advisor, we would like to provide you with some background information regarding us and our business, as well as information required in terms of the FAIS Act no 37, 2002.

OUR COMPANY DETAILS:

Full trade name	Silvertree Risk & Wealth Management CC
Registration no:	2006/226559/23
VAT Registration no:	4900238496
FAIS Licence no:	29682
FAIS Categories and Conditions	Category 1: Long Term Assurance Category A,B & C, Retail Pension Benefits, Pension Fund Benefits, Participatory Interests in Collective Investment Schemes, Deposits defined in Banks Act – exceeding 12 months & 12 months or less, Health benefits
Business Address	Suite 5, Steenberg House, Silverwood Close, Steenberg Office Park, Tokai, 7945
Postal Address	Postnet Suite 52, Private Bag X12, Tokai, 7966
Telephone	021 702-1915
Facsimile	086 669 4370
Website Address	www.silvertreegroup.co.za
Compliance Officer	Riana Grobler - Compli-Serve – CO 194

AUTHORISED REPRESENTATIVES:

Full Name	Mark Alex Moir	Lynne Kimble	Alison Mary Wills
Cell phone no	083 232 5854	083 324 1969	083 302 2823
Email address	mark@silvertreegroup.co.za	lynne@silvertreegroup.co.za	alison@silvertreegroup.co.za
Qualifications	C.F.P	C.F.P	C.F.P
Experience	12 yrs	13 yrs	15 yrs
Legal Capacity	Member of CC Key Individual & Representative	Member of CC Key Individual & Representative	Member of CC Key Individual & Representative
FAIS Category	Category 1	Category 1	Category 1
Product Categories	All above except Health benefits	All above except Health benefits	All above

BASIS OF ADVICE:

Silvertree ensures that its representatives are fit and proper at all times and takes full responsibility for the financial services rendered by them within the scope of their authorisation. In order for us to provide you with appropriate advice and financial products it is important that you give us sufficient particulars of your financial affairs. Failure to make a full disclosure could result in our advice being compromised and may result in you making a financial commitment to a product inappropriate to your needs and objectives. In order to help ensure that you make a financial commitment to a product that is appropriate to your needs you are strongly advised to ensure that you have all the necessary documentation and information that you require from your advisor before you make a final decision.

You are hereby advised and cautioned that, unless otherwise agreed, any advice, quotation, recommendation or variation thereof that you receive in writing from Silvertree or its representatives “the Advice Documentation” is given to you on the understanding that it shall not be used for the basis of advice subsequently concluded with another Financial Services Provider.

In the event that you elect to present the Advice Documentation to another Financial Service Provider, Silvertree takes no responsibility for the appropriateness of the final advice offered by any subsequent advisor to your financial needs and circumstances.

FINANCIAL INTELLIGENCE CENTRE ACT (FICA):

Please note that in terms of the Financial Intelligence Centre Act (FICA), Silvertree is obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.

EXEMPTIONS WITH REGARD TO ANY MATTERED COVERED BY THE FAIS ACT:

No specific exemption was granted to Silvertree Risk & Wealth Management CC by the Registrar.

CONTRACTS WITH PRODUCT SUPPLIERS:

The company has entered into written agreements with the following Product Providers, allowing us to market their products: Allan Gray, AIMS, Altrisk, Ashburton, Brightrock, Coronation, Discovery Life & Invest, Discovery Health, Investec, Liberty Life, Marriott, Momentum Life & Wealth & International, Nedgroup Investments, RMBAM & RMBIS, Old Mutual, Prudential, SATRIX, Stanlib, Stenham. See Annexure A for more detail. The CC has not earned more than 30% of its total remuneration from any of the abovementioned product providers.

PROFESSIONAL INDEMNITY:

In order to protect our clients, Silvertree Risk & Wealth Management holds Professional Indemnity Insurance in the amount of R7.5 million with Camargue.

FEES AND / OR COMMISSION:

All fees and commission due to the CC will be paid to the company by the Product Provider. Such remuneration will be disclosed to you. Where fees are charged, this will be agreed upon upfront in terms of our Proposal.

COMPLAINTS:

Should you as the client be dissatisfied with services rendered by us, a complaint may be lodged in writing - with copies of relevant documentation - and addressed to: Mr Mark Moir, Key Individual, Postnet Suite 52, Private Bag X12, Tokai 7966. Tel: 021 702-1915 Fax: 086 669 4370 or via email: mark@silvertreegroup.co.za.

FAIS OMBUD DETAILS:

FAIS Ombud
Celtis House, Eastwood Office Park, Pretoria
Customer Contact Division:
Tel: 27 12 470-9080 Email address: info@faisombud.co.za

P O Box 74571
Lynwood Ridge, 0040
0860FAISOM (0860324766)
Fax: 27 12 348-3447 Website: www.faisombud.co.za

CONFLICT OF INTEREST:

Silvertree Risk & Wealth Management CC, their employees, business associates, representatives or its employees have contractual relationships with the companies aforementioned who are product providers and financial service providers. Potential and actual conflicts of interest are inherent in any business and therefore it is not the aim of Silvertree Risk & Wealth Management to avoid all conflicts but rather to take steps to identify and manage conflicts of interest to ensure that our clients are not unduly prejudiced as a result thereof. A full copy of our Conflict of Interest policy is available on request or an abbreviated version can be accessed via our website: www.silvertreegroup.co.za.

Your attention is brought to the fact that Mark Moir of Silvertree has the following interest: 45% of Beanstalk Online Investments but this does not form a Conflict of Interest.

NON-CASH INCENTIVES:

We wish to declare that Silvertree Risk & Wealth Management does not receive non-cash incentives from various product suppliers with which we interact on your behalf. These incentives may include reward programs that facilitate gifts, holidays, seminars and entertainment.

CONFIDENTIALITY:

Where applicable all information will be kept by Silvertree Risk & Wealth Management on a confidential basis and will not be made available to third parties by Silvertree unless so authorized by the client beforehand or if Silvertree is so required to divulge such information in the public interest or under any law.

COMPLIANCE WITH FINANCIAL ADVISORY & INTERMEDIARY SERVICES ACT "FAIS":

The compliance of Silvertree Risk & Wealth Management CC with the FAIS Act is monitored by Riana Grobler of Compli-Serve SA (Pty) Ltd, a licensed Compliance Practice, CO 194 who is contactable on 0861 273 783 or email Riana@compliserve.co.za.

If you require any additional information, we would be happy to provide it. Please contact us on our telephone numbers mentioned earlier.

Silvertree Risk & Wealth Management

Client name: _____

Signature: _____

Intermediary name: _____

Signature: _____

Date: _____

Annexure A – Details of Service Providers we are contracted with:

Product Supplier	Physical Location	Postal Address & Telephone	Contact Details: Compliance Dept
Allan Gray	Portswood Square, Dock Road V & A Waterfront, Cape Town 8001	P O Box 51605 V & A Waterfront Cape Town 8002 Tel: 0860 000 654	Tel: 0860 000 654
Altrisk	1 st Floor, Etana House, 22 Oxford Road Parktown, Johannesburg	P O Box 2944 Pinegowrie, 2123 Tel: 0860 000 011	Fax: 011 547-7777 or complaints@altrisk.co.za
Ashburton	The Pavilion, 155 Campground Road Newlands 7700	P O Box 23841 Claremont 7735 Tel: 021 673-3502	Tel: 021 673-3502
Brightrock	Unit 13, Building 12, The Estuaries, Century City, Cape Town, 7441	Postnet Suite 143, Private Bag 18, Milnerton 7435 Tel: 021 003-0770	Tel: 086 000 7744
Coronation	7 th Floor Montclare Place, Cnr Campground & Main Road Claremont, 7708	P O Box 44684 Claremont 7735 Tel: 0800 221 177	Tel: 0800 221 177
Discovery Life / Health	155 West Street Sandton 2196	P O Box 3888 Rivonia 2128 Tel: 0860 005 433	Tel Life: 0860 005 433 Health: 0860 99 88 77
Element (Fraters)	8 th Floor 125 Buitengracht Street Cape Town 8001	P O Box 13 Cape Town 8000 Tel: 021 426-1313	Tel: 021 423-1313
Investec	36 Hans Strijdom Avenue Foreshore Cape Town 8001	P O Box 1826 Foreshore, Cape Town 8000 Tel: 021 416-2000	Tel: 021 416-2000
Liberty Life	Liberty Life Centre 1 Ameshoff Street Braamfontein Johannesburg, 2001	P O Box 10499 Johannesburg 2000 Tel: 0860 456 789	Tel: 0860 456 789
Marriott	2 Delamore Road Hillcrest 3610	P O Box 2099 Hillcrest 3650 Tel: 0800 336 555	Tel: 0800 336 555
Momentum	268 West Avenue Centurion Gauteng 0157	P O Box 7400 Centurion 0046 Tel: 012 671-8911	Tel: 012 671-8911
Nedgroup	BOE Clocktower, Clocktower Precint V & A Waterfront 8001	P O Box 1510 Cape Town 8000 Tel: 0860 123 263	Tel: 0860 123 263
RMBAM & RMBIS	2 nd Floor, Travers House Boundary Terraces, 1 Mareindal Lane, Newlands 7700	P O Box 6036 Roggebaai 8012 Tel: 0860 111 899	Tel: 0860 111 899
Old Mutual	Mutualpark Jan Smuts Avenue Pinelands 7405	P O Box 66 Cape Town 8000 Tel: 0860 506 070	Tel: 0860 506 070
Prudential	7 th Floor, Dreyer Place 40 Dreyer Street Claremont 7708	P O Box 23167 Claremont 7735 Tel: 0860 105 775	Tel: 0860 105 775
SATRIX	272 Pretoria Avenue Ferndale Randburg 2194	P O Box 4769 Randburg 2125 Tel: 086 110 0670	Tel: 086 110 0670
Stanlib	3 rd Floor, Liberty Life Building Estuary Precint Century City Boulevard Century City, 7441	P O Box 5369 Cape Town 8000 Tel: 0860 123 003	Tel: 0860 123 003
Stenham	Convention Tower Cnr Coen Steytler & Heerengracht Cape Town 8001	P O Box 3906 Cape Town 8000 Tel: 021 418-6750	Tel: 021 418-6750