

INTERMEDIARY DISCLOSURE UNDER THE FAIS ACT 37 OF 2002

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 my role as your advisor and/or intermediary, I would like to provide you with some background regarding myself and my business, as well as information required in terms of the FAIS Act (no 37, 2002).

Full Trade Name: Financial Workshop (Cape) (PTY) LTD

Registration No: 1992/000138/07

FAIS Licence No: FSB licence No 17696

FAIS Categories and Conditions:

Products Approved		
Category Description	Advice	Intermediary
Long-term Insurance: Category A	x	x
Short-Term Insurance: Personal Lines	x	x
Long-Term Insurance: Category B1	x	x
Long-Term Insurance: Category B2	x	x
Long-Term Insurance: Category C	x	x
Retail Pension Benefits	x	x
Pension Funds Benefits (excluding retail)	x	x
Participatory interests in Collective Investment Schemes	x	x
Health Service Benefits	x	x

Physical Address	3 Engina Crescent, Sunset Beach, 7441
Postal Address	PO Box 1600, Milnerton, 7435
Contact Numbers	Tel: (021) 551-5957 Cel: 083 445 6539 Fax2EMail: (086) 481 0824
Email / Website	ivan@financial-workshop.co.za www.financial-workshop.co.za
Social Media	Facebook: https://web.facebook.com/ivan.krug.31 https://www.facebook.com/FinancialWorkshop123/ LinkedIn: https://www.linkedin.com/in/ivan-krug-45988b84/ Twitter: https://twitter.com/financial_works
Compliance Officer	Le Roux van Wyk, Etude Compliance Services Tel: 087 550 1115 Fax: (086) 551 3067 E-Mail: leroux@etude.co.za

Financial Workshop is authorised to sell the products of the following companies:

ADVICE	COMPANIES
Annuities	Discovery Life, Liberty Life, Momentum, Old Mutual, Sanlam
Dental Risk Insurance	Dental Risk Underwriting Managers (DRUM)
Domestic Short-term	Discovery, Glacier- AIB
Gap Cover	Ambledown, African Unity, Discovery, Liberty, Sirago, Stratum
Life Cover (A)	Brightrock, Discovery Life, FMI, Hollard Life, Liberty Life, Momentum, Old Mutual, Sanlam
Funeral (1)	Brightrock, Discovery Life, FMI, Hollard Life, Liberty Life, Momentum, Old Mutual, Sanlam, African Unity
Disability (2)	Brightrock, Discovery Life, FMI, Hollard Life, Liberty Life, Momentum, Old Mutual, Sanlam
Income Protection (3)	Brightrock, Discovery Life, FMI, Hollard Life, Liberty Life, Momentum, Old Mutual, Sanlam
Severe Illness (4)	Brightrock, Discovery Life, FMI, Hollard Life, Liberty Life, Momentum, Old Mutual, Sanlam
Domesticare	Momentum
Medical Aids	Fedhealth, Discovery, Medshield, Momentum, OCSA Care, Resolution, Bonitas
Medical Insurance	Sirago, African Unity
Local Endowments	Allan Gray, Coronation, Discovery, Investec, Marriott, Momentum Nedgroup, PSG, Sanlam, Satrix, Stanlib, Warwick-Cadiz
Occupational Healthcare	Momentum-OCSACARE
Offshore Endowments	Allan Gray, Discovery
Participation Bonds	Fedbond
Pension/Provident Preserver Funds	Allan Gray, Discovery, Liberty, Momentum, Old Mutual, Sanlam
Retirement Annuities	Allan Gray, Coronation, Discovery, Investec, Marriott, Momentum, Nedgroup, Old Mutual, PSG, Sanlam, Stanlib,
Tax Free Investments	Allan Gray, Discovery, Momentum, Old Mutual, Sanlam
Unit Trusts Local Offshore Money Market	Allan Gray, Coronation, Discovery, Investec, Marriott, Momentum, Nedgroup, Old Mutual, Prudential, PSG, Sanlam, Satrix, Stanlib, Warwick-Cadiz
Other services offered: <ul style="list-style-type: none"> • Wills • Estate Planning • Portfolio Reviews 	Capital Legacy, Standard Bank

Financial Advisor Details:	
Full Name:	Ivan Selwyn Krug
Legal Capacity:	Director
Qualifications:	RE 1: Key Individuals RE 5: Representatives
Experience:	1982 to date
Level of education:	Matric
Post School Studies:	Institute of Administration and Commerce <ul style="list-style-type: none"> - Insurance Accounts and Returns - Principles of Life Insurance - Insurance Administration and Organisation - Economics - Accounts 1 - Insurance Underwriting
Work History:	
Nov 1969 to Jan 1979 Jan 1980 to July 1982	Old Mutual (JHB) <ul style="list-style-type: none"> - Obtained experience in Life Underwriting, New Business Processing and Statistics. - Appointed as Relief manager in the District Office - Promoted to Broker Consultant
Feb 1979 – Dec 1979	Munich Re Insurance (JHB) <ul style="list-style-type: none"> - Re Assurance Underwriter
Aug 1982 to Dec 1997	Pride Financial Planning (Pty) Ltd (JHB) <ul style="list-style-type: none"> - Administration Manager - Appointed as Administration Director <ul style="list-style-type: none"> o Responsible for building up the business
Jan 1998 to date	Moved to Cape Town Financial Workshop Cape (Pty) Ltd <ul style="list-style-type: none"> - Joined as Sales Consultant - Appointed as Director on 1 Aug 2006

Financial Workshop accepts responsibility for those activities of the representative performed within the scope of their employment in terms of their service agreement.

Complaints:

Should you as the client be dissatisfied with services rendered by me, a complaint may be lodged in writing with copies of relevant documentation and addressed to Financial Workshop, P O Box 1600, Milnerton, 7435. Should the complaint not be resolved to your satisfaction you then may contact the FAIS Ombud details of which are:

Physical Address: Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road, Lynnwood, 0081

Postal Address: P.O. Box 74571, Lynwood Ridge, 0040

Customer Care: 0860 FAIS OM (0860 3247 66)

Contact Details: Tel (012) 470-9080 Fax (012) 348-3447 info@faisombud.co.za www.faisombud.co.za

Disclosure:

- In terms of shareholding, neither FINANCIAL WORKSHOP CAPE (PTY) LTD, nor I have any shareholding in any other companies related or otherwise.
- I did not receive more than 30% of my last year's commission and remuneration from a particular insurer.
- I am not an associated company of any life assessor / product provider.
- I am paid for my services by receiving a commission paid by the service providers.
- In order to protect our clients, FINANCIAL WORKSHOP CAPE (PTY) LTD, holds professional indemnity insurance in the amount of R5, 000,000
- All fees and commissions due to the company will be paid to the company by the product provider. Such remuneration will be disclosed to you.
- FINANCIAL WORKSHOP CAPE (PTY) LTD does receive business invitations from time to time, these are recorded in our internal registers.
- Advisors may receive an immaterial financial interest which is limited by law.
- All gifts are kept in a register and is available on request from the advisor.

Conflict Of Interest Policy:

We have considered the conflict of interest provisions in terms of the FAIS Act 37 2002 and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined.

We adopt a values based approach where the spirit of the legislation is embraced. This is reviewed at least once a year in consultation with an external independent compliance practitioner and reported to the FSB.

A conflict of interest management policy is available to clients on request.

Advisor name: **IVAN KRUG**
Friday, 27 July 2018

Advisor signature:

