

"Great outcomes don't happen by chance"

Dear

In complying with the FAIS legislation, we would like to bring the following information to your attention:

Koch Independent Wealth cc is an authorized financial service provider (FSP), FSCA licence number 35789. Advisers' details as follows:

Adviser	Experience	Qualification	Cell Number	Email Address
Anton Koch	Since 1988	National Certificate in Financial Services: Wealth Management NQF L5 (2009)	083 444 1616	anton@kiw.co.za
Samuel Bevan, CFP®	Since 2008	NQF 6 Financial Planning, PG Dip (Fin Plan) (2024), Certified Financial Planner (2025)	082 508 2742	sam@kiw.co.za
Jason Smith, CFP®	Since 2015	BCom Economics, PG Dip (Fin Plan), Certified Financial Planner (2017)	079 880 5642	jason@kiw.co.za

We are mandated by Koch Independent Wealth cc, which accepts responsibility for our activities and is licensed to render advice and intermediary services in respect of the following financial products & categories:

Long-Term Insurance: Category A	Short-Term Insurance: Personal Lines	Short-Term Insurance: Personal Lines A1
Long-Term Insurance: Category B1	Long-Term Insurance: Category B2	Long-Term Insurance: Category B1-A
Long-Term Insurance: Category B2-A	Long-Term Insurance: Category C	Retail Pension Benefits
Pension Fund Benefits (excl Retail)	Health Service Benefits	Participatory interests in CIS
Shares	Money-market instruments	Debentures and securitised deb
Warrants, certificates or other instruments	Bonds	Derivative instruments
Long-term & Short-term deposits	Structured deposits	Participatory interest in CIS hedge fund

Koch Independent Wealth cc has written authority to market the products of the following product suppliers, and we are accredited to market their products. These contracts are held with **Allan Gray, Ninety One (Investec), OMI, Canaccord Wealth, Credo Capital Limited, Prescient, Coronation Fund Manager, BrightRock, Discovery – Health, Life, Vitality & Insure, Hollard, Liberty, Marriott, Momentum – Health & Life, FMI, Old Mutual, Sanlam/Glacier, Elevate Life, Capital Legacy, TSA Administration (PTY) LTD and Complimed/Ambledown and Stratum Gap Cover.** We may enter into similar agreements with other product suppliers in the future.

Each of the above financial services providers are independently licensed with the Financial Sector Conduct Authority and a copy of their respective licences and details of our referral agreement with them is available upon request from our offices.

We do not hold more than 10% of the shares issued by any product supplier. We are remunerated for our services by being paid commission or fess from the product supplier. We received more than 30% of our last year's commission and remuneration from the following product supplier: Allan Gray. We hold professional indemnity insurance.

Compliance with the FAIS Act is monitored by Patricia Reed of **Practical Compliance Services CC**, a compliance practice approved by the Financial Sector Conduct Authority under practice number 7412. Their postal address is PO Box 54 Mkondeni 3021, and their contact number is 081 525 2762.

Please note that in accordance with legislation, we keep an updated conflict of interest register. This register informs you, our client of all financial and ownership interests that I/we may become entitled to and lists the business relationships that we have with the product suppliers. This document ensures transparency in my/our dealings with our customers and is available for inspection.

In terms of the POPI act, all information obtained or acquired about you is confidential, however in providing you with financial services we may need to share relevant information for quotes, assessments and applications. Your information shall otherwise remain strictly confidential unless you provide written consent, or unless required by any law to disclose such information. Our full Privacy Statement is available on www.kiw.co.za.

In the event that you are dissatisfied with any aspect of our service, you should address your complaint in writing to us at info@kiw.co.za. A copy of our Complaints Resolution Policy is available upon request. Should the complaint not be resolved to your satisfaction, you may forward such complaint to the Office of the Ombud for Financial Service Providers. You will need to show that you have already attempted to resolve this matter directly with Koch Independent Wealth cc.

The FAIS Ombud

Email address: info@faisombud.co.za

Tel: (012) 762 5000

1. We need your consent to obtain information.

"What is not started today is never finished tomorrow"

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It will be in your best interest if information is made available to us in order to make an appropriate assessment of your financial planning needs. This requires a full disclosure of personal and private financial information as it relates to you. We therefore need your full and proper relevant personal information for the following reasons:

- To furnish appropriate financial advice;
- To determine your financial situation, financial product experience and your financial needs and objectives;
- To acquire, maintain and service any financial product; or
- To render appropriate intermediary and financial services.

The information includes your interests in long-term insurance products, collective investment schemes, pension funds and other financial services products. You consent that the information can be disclosed to the representative (or us, our employees and sub-contractors) by:

- The Financial Services Exchange (Pty) Ltd (trading as **Astute**), or any other institution providing similar facilities for the transmission of such information; or
- Any other authorised financial services providers.

You confirm that the representatives of Koch Independent Wealth cc indicated below are given consent to obtain any and all such information from the service providers listed above. We further confirm that this permission extends to the administrative staff of the representatives below.

You further confirm that this **consent will remain effective until cancelled by you in writing**. You waive any right to privacy for the stated purposes. Koch Independent Wealth cc will treat all information as confidential.

2. I hereby appoint **Anton Koch / Sam Bevan / Jason Smith**

to be my financial advisor Koch Independent Wealth cc for all financial planning related matters.

☒ All contracts OR ☐ This transaction / contract AND / OR ☐ The following contracts:

NOT APPLICABLE

3. Are you a foreign prominent public official or domestic prominent influential person?

☐ Yes ☐ No **If yes, please specify:**

4. Are any of your immediate family members or close associates' foreign prominent public officials or domestic prominent influential persons?

☐ Yes ☐ No **If yes, please specify:**

I,

Client's name

ID/Passport Number / Registration Number

do hereby declare that I have:

		Yes	No
a.	read and understood section 1 about Koch Independent Wealth cc and its representatives	☒	☐
b.	consented in section 2 for the duly appointed representatives to obtain information	☒	☐

Client Signature

Date

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