

STATUTORY DISCLOSURE AND INTRODUCTION

This document also serves as the Section 13 confirmation of appointment and authority of a Representative to act on behalf of this FSP

Full names of client				
ID number				
Personal capacity	Yes		No	
Representing				
Contact number				
Email address				

Full Name of Financial Adviser / Representative	Paul Matthew				
Full Name of Key Individual	Paul Matthew Jacques Moller Thabo Tleane				
Entity Registration Number	2021/667691/07				
FSCA Licence Number	51867				
Licence Categories and Financial Products of FSP		CATEGORY I	Advice	Intermediary Services	Under supervision
	1.1	Long-term Insurance subcategory A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.2	Short-term insurance Personal Lines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.3	Long-term Insurance subcategory B1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.4	Long-term Insurance subcategory C	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.5	Retail Pension Benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.6	Short-term insurance Commercial Lines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.7	Pension fund benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.8	Shares	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.9	Money market instruments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.10	Debentures and securitized debt	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.11	Warrants, certificates and other instruments acknowledging debt	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.12	Bonds	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.13	Derivative instruments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.14	Participatory interest in one or more collective investment schemes	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.16	Health Service Benefit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.17	Long-term deposits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.18	Short-term deposits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.19	Friendly society benefits	<input checked="" type="checkbox"/>		
	1.20	Long-term Insurance subcategory B2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.21	Long-term Insurance subcategory B2-A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

	1.22	Long-term Insurance subcategory B1-A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.23	Short-term Insurance Personal Lines A1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.24	Structured deposits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.26	Participatory interest in a CIS hedge fund	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	1.27	Crypto Assets	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
		CATEGORY II	Advice	Intermediary Services	Under supervision
	2.5	Shares		<input checked="" type="checkbox"/>	
	2.6	Money market instruments		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	2.7	Debentures and securitised debt		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	2.8	Warrants, certificates and other instruments acknowledging debt		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	2.9	Bonds		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	2.10	Derivative instruments		<input checked="" type="checkbox"/>	
	2.11	Participatory interests in one or more collective investment schemes		<input checked="" type="checkbox"/>	
	2.13	Long-term deposits		<input checked="" type="checkbox"/>	
	2.14	Short-term deposits		<input checked="" type="checkbox"/>	
	2.19	Securities and instruments		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	2.20	Participatory interest in a CIS hedge fund		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	2.21	Crypto Assets		<input checked="" type="checkbox"/>	
Fit and Proper Requirements: PAUL MATTHEW	The Financial Adviser / Representative's date of appointment by the FSP is:				2021
	The Financial Adviser / Representative has experience in the rendering of advice and intermediary services in the financial services industry since:				2018
	The Financial Adviser / Representative complies with the fit and proper requirements relating to personal character qualities of honesty and integrity				YES
	The Financial Adviser / Representative complies with the fit and proper requirements relating to completion of the applicable regulatory examination and a recognised qualification				YES
Contractual Arrangement with Product Suppliers / Companies	No product supplier or investment company holds any shares in the FSP nor is the FSP associated with any such institution.				
	The FSP is contracted with and can market the products of the following institutions:				
	<ul style="list-style-type: none"> • Allan Gray (F2332) • Auto & General (PJ950) • 1Life (VNT603) • Bonitas (09/801308) • Brightrock (800145518) • Capital Legacy (AGA012634/INT032286) • Cura (G2644235) • Discovery (1025080209) • D & D The Cycle (5643) 	<ul style="list-style-type: none"> • Elite Wealth (9787518) • Fedhealth (MI1274982942) • First for Woman (FFW1738/A) • FMI (MB005625-1) • Hollard (606832222) • King Price (KPB2002243) • Liberty (0130313100001) 	<ul style="list-style-type: none"> • MiWay (142427079) • MUA (BRK0002087) • Momentum (043048/880310) • PPS Invest (106L09-01) • PPS Insure (1779) • PPS Life (124633144) • Profmed (51390) • Stratum (PM11 599) • STANLIB • Virseker (VIR1684/A) • Old Mutual (730007) 		

		<ul style="list-style-type: none">• Medihelp (A1588/4190)	
Remuneration	<p>The FSP and the Financial Adviser / Representative is remunerated by way of commission and fees payable by product suppliers and companies as set out on the quotation provided to clients.</p> <p>The FSP has received more than 30% of its remuneration in the preceding 12 months from the following product supplier(s)/companies:</p> <ul style="list-style-type: none">• NOT APPLICABLE		
Conflict of Interest	<p>In the event of a potential conflict of interest in the rendering of financial services to clients, the FSP will place the interests of the client first. In the event where an ownership interest exists or financial interests are received, it will so be disclosed in the Register of Conflict of Interest, a copy of which is available on request.</p>		
Professional Indemnity Insurance	The FSP holds insurance with:	Underwritten by Leppard and Associates (Pty) Limited for and on behalf of Lombard Insurance Company Limited,	
Rendering of Financial Services	<p>The FSP warrants that any Financial Adviser / Representative that renders financial services (advice and/or intermediary services) to a client complies with:</p> <ul style="list-style-type: none">• The Fit and Proper requirements in terms of the Financial Advisory and Intermediary Services Act insofar as the personal character qualities of honesty and integrity, competence regarding experience, qualifications and knowledge tested through regulatory examinations as well as applicable continuous professional development, unless otherwise indicated that such person is rendering services under supervision for finalisation of any of the competence requirements; and• Possess the necessary operational ability, processes and procedure to render financial services. <p>Without in any way limiting and subject to the provisions of the services agreement, the FSP accepts responsibility for the lawful actions of the Financial Adviser / Representative in rendering financial services within the course and scope of his/her employment.</p>		
Analysis	<p>The Financial Adviser / Representative is required to analyse clients' requirements and needs during the provision of advice. The financial advice provided will be based on the information provided by the client and the FSP will not be held liable for any financial advice that was provided in respect of incorrect, inaccurate or incomplete information provided by the client.</p>		
Business Continuity Plan	<p>We always have our clients' best interests at heart and wish to ensure that all our clients have uninterrupted access to financial services, at all reasonable times. We can confirm that we have implemented a Business Continuity Plan that provides for the following:</p> <ul style="list-style-type: none">• A business continuity plan that outlines arrangements to reduce the impact of business disruptions.• A disaster recovery plan that sets out steps to be taken to resume operations following a disaster; and• A succession plan that sets a strategy for passing a key leadership role within the FSP to someone else in such a way that the business continues to operate after the key leader is no longer in control. <p>In nominating a successor, we have identified a person who is like-minded, with similar experience and thinking to what our clients have grown accustomed to. We aim to provide for a similar style, values and culture in terms of dealing with clients and employees, to ensure an immediate and seamless transition of all business</p>		

	responsibilities. A client is of course always free to make alternative arrangements should they so wish.
Treating Customers Fairly (TCF)	<p>TCF is a set of principles introduced by the Financial Sector Conduct Authority (FSCA) to aid and underpin existing financial services legislation aimed at the protection of consumers and clients.</p> <p>The FSP values its relationship with its clients and acknowledges that without any clients it would not have a business. The TCF principles are embedded in the culture of the FSP, and it continuously strives to enhance the quality of its service offering to clients and through its interaction with contracted product suppliers. The TCF principles are the following:</p> <ol style="list-style-type: none"> 1. Clients/consumers can be confident that they are dealing with a service supplier where the fair treatment of customers is central to the corporate culture. 2. Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly. 3. Clients are provided with clear information and are kept appropriately informed before, during and after the point of sale. 4. Where clients receive advice, the advice is suitable and takes account of their circumstances. 5. Clients/consumers are provided with products that perform as the company or service supplier have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect. 6. Clients/consumers to not face unreasonable post-sale barriers imposed by the company or service supplier to change product, switch supplier, submit a claim or make a complaint.
Confidentiality and Protection of Personal Information	<p>All information received from and regarding the client will be treated as confidential by the FSP and its personnel. Such information will only be made available if consent thereto is provided in writing or is required by any law.</p> <p>The Protection of Personal Information (POPI) Act requires us to inform you how we use and disclose personal information we obtain from you. We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently and according to applicable law.</p> <p>What information we collect:</p> <p>We collect and process your personal information mainly to provide you with access to the services and products of the suppliers with whom we have contractual agreements in place and to help us improve our services to you. The type of information we collect will depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform you what information you are required to provide to us and what information is optional.</p> <p>With your consent, we may also supplement the information that you provide to us with information we receive from other suppliers in order to offer you a more consistent and personalized experience in your interactions with us. When you elect to take up offerings from our contracted suppliers, they may also require additional information from you, and they will be subject to the same privacy regulations as we are subject to.</p> <p>How we use your information:</p>

We will use your personal information only for the purposes for which it was collected and agreed to with you. This may include:

- Providing products or services to you and to carry out the transaction you requested:
- For underwriting purposes.
- Assessing and processing claims.
- Conducting credit reference searches or verification.
- Confirming and verifying your identity.
- For credit assessment and credit management.
- For purposes of claims history.
- For the detection and prevention of fraud, crime, money laundering or other malpractice.
- Conducting market or customer satisfaction research.
- For audit and record keeping purposes.
- In connection with legal proceedings.
- Providing our services to you, to carry out the services you requested and to maintain and constantly improve our relationship with you.
- Providing you with communications in respect of the FSP and regulatory matters that may affect you.
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.

Disclosure of your information:

We may disclose your personal information to our suppliers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with and obtain information about you from third parties for the purposes listed above.

We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

Safeguarding your information:

The POPI Act requires us to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure. If we need to transfer your personal information to another country for processing or storage, we will ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us.

Your rights to access and correction of your personal information:

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information. You can contact us at the numbers or addresses listed herein and request the information you would like.

Changes to this Notice

Please note that we may amend this notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website, we will inform you of material changes to this notice.

Financial Intelligence Centre Act	The FSP is registered as an accountable institution with the Financial Intelligence Centre and shall be obliged to record and verify client information in the manner prescribed by FICA. The FSP is also required to report unusual and suspicious financial activities where so obligated by FICA.
External Outsourced Compliance Officer	Erika Botha of Infinitus Risk Management Service (Pty) Ltd Practice registration number: 6172 / 6399 erika@infinitus.co.za / cell 082 413 8579
Complaints	Any queries and complaints are to be addressed to the Key Individual as per the contact details provided. A copy of the FSP's complaints procedure is available on request. Should a complaint not be addressed to the satisfaction of the client, it may be referred to the offices of the relevant Ombud, as per the details herein contained.
Contact Details for FAIS Ombud	125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria Tel: 012 762 5000 Fax: 0860 663 274 Email: info@faisombud.co.za Website: www.faisombud.co.za
Contact details for National Financial Ombudsman Scheme South Africa (NFOSA) / "NFO" (Amalgamation of Ombud for Short-term and Long-term Insurance)	Johannesburg 110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198 Cape Town Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700 Tel: 0860 800 900 Email: info@nfosa.co.za Website: www.nfosa.co.za
Contact Details for the Council for Medical Schemes	Block A, Echo Glades 2 Office Building, 420 Witch-Hazel Avenue, Eco Park, Centurion. Tel 012 431 0500 Share Call 0861 123 267 Email: information@medicalschemes.com Website: www.medicalschemes.com
Contact Details for Financial Sector Conduct Authority	River Walk Office Park, Building B, 41 Matroosberg Road, Ashlea Gardens, Pretoria. Tel 012 428 8000 Contact Centre: 0800 20 37 22 Email: info@fsca.co.za Website: www.fsca.co.za

AUTHORITY TO OBTAIN PERSONAL INFORMATION AND/OR APPOINTMENT AS FINANCIAL ADVISOR

CLIENT CONSENT TO OBTAIN INFORMATION	YES	NO
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I/we acknowledge the following:

1. Appropriate financial advice can only be furnished after full and proper disclosure of relevant personal and private information about the client.
2. Such information is furthermore required to –
 - a. determines my/our financial situation, financial product experience and financial needs and objectives.

- b. acquires, maintain and service any financial product or to render related intermediary services.
3. Such information may include any information relating to, or interest in –
- long-term insurance.
 - collective investment schemes.
 - pension funds.
 - any other financial product or service.
4. My/our interest will be best served for stated purpose if any and all such information is provided by –
- The Financial Services Exchange (Pty) Ltd, trading as Astute, or any other institution providing a mechanism for the transmission of such information, or
 - any other authorised financial services provider, or
 - any insurance company.

I/we herewith give consent for any or more such financial services providers as in 4 above to provide such information via Astute, or directly, to the authorized user(s) as indicated below:

Authorised Financial Services Provider (FSP)	4 AM Asset Management (PTY) LTD
FSP Licence Number	51867
Authorised User(s) (Advisor & Assistants)	Paul Matthew (Advisor)

I/we confirm that the FSP/authorised users will be acting on my/our behalf and I/we hereby waive any right to privacy and protection of personal information (POPIA), only for the stated purpose. All information so obtained must be treated as confidential by the FSP/authorised users and may not be made public in any way without my/our written consent.

CLIENT APPOINTMENT OF FINANCIAL ADVISOR: Paul Matthew	YES	NO
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Product Provider & Broker Code		
Allan Gray (F2332)	Elite Wealth (9787518)	Momentum (043048/880310)
Auto & General (PJ950)	Fedhealth (MI1274982942)	MUA (BRK0002087)
1Life (VNT603)	First for Woman (FFW1738/A)	PPS Invest (106L09-01)
Brightrock (800145518)	FMI (MB005625-1)	PPS Insure (1779)
Bonitas (09/801308)	Hollard (606832222)	PPS Life (124633144)
Capital Legacy (AGA012634/INT032286)	King Price (KPB2002243)	Profmed (51390)
Cura (G2644235)	Liberty (0130313100001)	Stratum (PM11 599)
Discovery (1025080209)	Medihelp (A1588/4190)	Virseker (VIR1684/A)
D & D The Cycle (5643)	MiWay (142427079)	Old Mutual (730007)

Appoint Broker on all products (If no, kindly complete details below on products not to be appointed)	Yes	No
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Product Provider	Product type	Policy or Membership Number

I/we understand and confirm the following:

5. That the Financial Advisor as indicated has been appointed as my/our financial advisor and that I/we, at my/our discretion, have instructed him/her to do financial planning for me/us and to recommend financial products which I/we may accept or reject with no further obligation.
6. That as a result of this appointment all previous intermediaries through which my/our policies and investments were affected or maintained with any companies, will no longer represent me/us.
7. That the Financial Advisor has also been appointed to service my/our existing policies and investments and receive such fees/commissions as currently applicable to such existing policies/investments.
8. That advice received will entitle the Financial Advisor to receive any future review fees/commissions payable on my/our various policies/investments.

Signed at _____ this _____ day

of _____ 20__

IN CONFIRMATION AND ACCEPTANCE OF THE ABOVE

KEY INDIVIDUAL: PAUL MATTHEW

CLIENT:

FINANCIAL ADVISER: PAUL MATTHEW