

INTERMEDIARY DISCLOSURE & STATUTORY NOTICE



INTERMEDIARY DISCLOSURE for the FINANCIAL SERVICE PROVIDER (FSP)

In terms of the Financial Advisory and Intermediary Services Act (FAIS) (ACT NO 37 OF 2002) the following information must be disclosed to clients and potential clients:

Company:	Daan Schoeman Financial Planning Solutions (Pty) Ltd (FSP13789)		
Reg. No:	2000/016875/07		
Full Name of Key Individual:	Daan Wilhelm Schoeman		
ID No:	711130 5223 081		
Full Name of Financial Adviser	Daan Wilhelm Schoeman		
ID No:	711130 5223 081		
Physical Address:	1st Floor, Victory House 27 Watermelon Street, Platinum Office Park Bendor, Polokwane, 0713	Postal Address:	Private Bag X7003 Bendor Park 0713
Telephone:	(015) 297 2636	Cell Number:	082 880 0771
E-mail:	dw@daanschoeman.co.za		

I am a licensed Representative of Daan Schoeman FPS (Pty) Ltd

Our company has been in existence since 1979.

- I am an Independent and Accredited Financial Planner and has been in the industry since 1998.
- I am a member of the Financial Planning Institute
- I have knowledge, education, and experience to advise and assist clients with the following:

<input type="checkbox"/> Estate Planning	<input type="checkbox"/> Retirement Planning	<input type="checkbox"/> Investment Planning	<input type="checkbox"/> Business Planning and Insurance
<input type="checkbox"/> Group Schemes	<input type="checkbox"/> Trusts	<input type="checkbox"/> Personal Financial Planning	<input type="checkbox"/> Budget & Cash flow Planning
<input type="checkbox"/> Wills	<input type="checkbox"/> Estate Administration	<input type="checkbox"/> Employee Benefits	

- I have completed both the Key Individual and Representative Board exams and have achieved the following formal qualifications: BCom (Hons) Adv. Dip (Trust Law)
- I am a Certified Financial Planner ® affiliated with the Financial Planning Institute of South Africa
- I do industry-based courses annually.
- I am a Representative of Daan Schoeman Financial Planning Solutions (Pty) Ltd (FSP 13789) and also a Key Individual for the same FSP. **I am required to disclose my relationship with both Financial Service Providers (FSPs) I am authorized to represent. Furthermore, I must inform clients if I am providing advice and/or intermediary services under supervision, when and where applicable.**

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As a Financial Planner (Representative) of **DAAN SCHOEMAN FINANCIAL PLANNING SOLUTIONS (PTY) LTD (FSP 13789)**, I am mandated to act on behalf of the FSP. I am licenced to act as intermediary and furnish advice for the following categories:

Category	Sub Category	Category Description	Advice	Intermediary - Scripted	Intermediary - Other	Services Under Supervision
1	1	Long-Term Insurance subcategory A	X		X	
1	2	Short-Term Insurance Personal Lines	X		X	
1	3	Long-Term Insurance subcategory B1	X		X	
1	20	Long-term insurance subcategory B2	X		X	
1	26	Participatory interest in a hedge fund	X		X	
1	4	Long-Term Insurance subcategory C	X		X	
1	5	Retail Pension Benefits	X		X	
1	6	Short-Term Insurance Commercial Lines	X		X	
1	7	Pension Funds Benefits	X		X	
1	9	Money market instruments	X		X	
1	13	Derivative instruments	X		X	
1	14	Participatory interests in a collective investment scheme	X		X	
1	16	Health Service Benefits	X		X	
1	17	Long-term Deposits	X		X	
1	18	Short-term Deposits	X		X	

If you have any enquiries please contact the FSCA call centre - 0800 20 37 22

I have access to; and have been accredited to advice on INVESTMENT PRODUCTS from the following product providers:

<input type="checkbox"/> Sanlam and Glacier	<input type="checkbox"/> Momentum	<input type="checkbox"/> Old Mutual	<input type="checkbox"/> PPS
<input type="checkbox"/> Discovery	<input type="checkbox"/> Liberty	<input type="checkbox"/> Sygnia	<input type="checkbox"/> Ninety-One/Investec
<input type="checkbox"/> BrightRock	<input type="checkbox"/> Allan Gray	<input type="checkbox"/> Stanlib	<input type="checkbox"/> Coronation
<input type="checkbox"/> SATRIX			

The Company holds a Category 1 license and as a Representative, I am authorized to render financial services in the categories under the FSP license of Daan Schoeman Financial Planning Solutions (Pty) Ltd (FSP13789), as disclosed in the table above.

- I do not own more than 10 % of issued shares directly or indirectly of any Financial Product provider and I do not earn more than 30% of commission for a single service provider.
- I earn my income from the Financial Service Provider, which represents a certain percentage of commission which the Product Providers pay over to the FSP in respect of financial services rendered from products offered by these Product Providers.
- **DAAN SCHOEMAN FINANCIAL PLANNING SOLUTIONS (PTY) LTD (FSP 13789)** is an associate company with Graviton Wealth Management. They are responsible for the administrative functions on our investment portfolios.

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- DAAN SCHOEMAN FINANCIAL PLANNING SOLUTIONS (PTY) LTD (FSP 13789) is a fee-based service provider offering products from various service providers. In certain instances, we also charge direct consultation fees, in which case the customer will receive an invoice.
- A client is entitled to know what the commission is per transaction, and it is disclosed on the quotation of each product. Pre Tax amounts are quoted. If VAT applies, it is quoted on the quotation.
- DAAN SCHOEMAN FINANCIAL PLANNING SOLUTIONS (PTY) LTD (FSP 13789) do not receive any other indirect compensation from any service provider.
- DAAN SCHOEMAN FINANCIAL PLANNING SOLUTIONS (PTY) LTD (FSP 13789) hold Personal Indemnity (PI) Insurance from MARSH (Policy Number: 800865-24), to the value of R10 million and fidelity cover to the value of R10 million.
- DAAN SCHOEMAN FINANCIAL PLANNING SOLUTIONS (PTY) LTD (FSP 13789) have a complaints procedure that is available on request.
- As an authorized Financial Services Provider, DAAN SCHOEMAN FINANCIAL PLANNING SOLUTIONS (PTY) LTD (FSP 13789) are prohibited from requesting or inducing a client, in any manner, to waive any rights or benefits granted to them under any provision of the General Code of Conduct. - Additionally, we may not recognize, accept, or act upon any such waiver made by a client.
- CONFLICT OF INTEREST: We have a conflict-of-interest policy available on request.
- As a Representative of DAAN SCHOEMAN FINANCIAL PLANNING SOLUTIONS (PTY) LTD (FSP 13789), I am obliged to ensure the proper completion of a Client Service Request in which the reasons and details of each new product or service, that need to be applied/conducted, is outlined.
- As a Representative of DAAN SCHOEMAN FINANCIAL PLANNING SOLUTIONS (PTY) LTD (FSP 13789), I am obliged to obtain all the necessary information from a client to do a proper analysis and compile the Advice Record.
- In case of any investment, it is an additional requirement that a risk analysis is done, and that the client sign all the required mandates.
- I am personally not an Investment Portfolio Manager and therefore do not accept responsibility for investment performance or implication that might have changes on portfolios.
- Our client's peace of mind and satisfaction is of high importance to us, and we have implemented a **TCF (Treating Customer Fairly) policy** as well as **COI (Conflict of Interest) policy**, in our company, which are available to all clients for inspection, or to view on request.
- As part of DAAN SCHOEMAN FINANCIAL PLANNING SOLUTIONS (PTY) LTD (FSP 13789)'s commitment to protecting the privacy of our clients, we comply with the provisions of the **POPI Act**.
The following principles guide how we handle personal information:
- **Collection of Information:** Personal information collected is only used for the purposes of providing financial planning services and is handled in accordance with the POPI Act.
- **Purpose of Use:** Your personal data will only be used to provide the requested financial services, communicate relevant updates, and fulfil any legal or contractual obligations.
- **Consent:** By engaging our services, you consent to the collection, use, and storage of your personal information as outlined in this disclosure and in compliance with the POPI Act.
- **Security:** We have implemented appropriate technical and organizational measures to protect your personal information against unauthorized access, loss, or damage.
- **Data Sharing:** We do not share personal information with third parties unless required by law or with your explicit consent.
- **Right to Access and Correction:** You have the right to access your personal information held by us and request corrections or updates if necessary. Please contact us to exercise this right.

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- **Retention of Information:** Personal information will only be retained as long as necessary to fulfil the purposes for which it was collected or as required by applicable laws.
 - For any queries or concerns about how your personal information is handled, you are welcome to contact our office.
- The name and contact details of the selected product provider, as well as their compliance department, are included in the quotation provided to a client. *These details pertain to the product you have chosen.
- I will reach out to you regularly, whether in person or through electronic communication. However, please don't hesitate to contact me at any time during office hours if you need assistance, advice, or support. You can reach me via WhatsApp, email, or phone call—I am always just a message away.
- It is each client's responsibility to contact me or my assistant IMMEDIATELY AS SOON AS POSSIBLE if any of their contact details changes such as email address, cell phone number, land line number, residential address; or if there is a change in marital status, surname, smoker status, hobbies, employment or risk that requires immediate notification to any insurance company.

Daan Schoeman Financial Planning Solutions (Pty) Ltd accepts full responsibility for the activities performed by me, as a Representative, within the scope of any contract or mandate, as well as those aligned with FAIS regulations. This responsibility is overseen by the appointed Key Individual, Mr. DW Schoeman.

COMPLIANCE:

- As Key Individual of Daan Schoeman FPS (Pty) Ltd, DW Schoeman internally oversees and manages all Compliance processes and documentation.
- **Moonstone is the Financial Service Provider's Compliance Officer.**

COMPLAINTS:

We have a complaints procedure available on request but if you do have any complaints, you need to address your complaint in writing to the financial adviser and Key Individual Mr. DW Schoeman



STATUTORY NOTICE

As a Long- and/or Short-term insurance policyholder, you have the right to the following information:

1. Information about Daan Schoeman FPS (Pty) Ltd

Physical Address : 27 Watermelon Street
Platinum Office Park
Bendor, Polokwane
0699

Postal Address: Private Bag X7003
Bendor Park, 0713

Contact Details of Key Individual : 015 297-2636 (Office) [\(E-mail\)](mailto:dw@daanschoeman.co.za)
Contact Details of Representative : 015 297-2636 (Office) [\(E-mail\)](mailto:vanessa@daanschoeman.co.za)

NAME	YEAR EXP	QUALIFICATIONS	STATUS
DW Schoeman	Since 1996	B.Com (Hons) CFP® / Adv Dip (Trust Law)	KI, Representative
Vanessa Kruger	18	B.Com Post Graduate Dip Fin Planning, Banking Certificate IBSA, Deceased Estate Administration	Representative, KI

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- Daan Schoeman FPS (Pty) Ltd is an Independent Service Provider (FSP)
- Financial Services Board Registration Number: 13789
- Accredited with the following companies: Sanlam, Glacier, Old Mutual, Ashburton, Investec, Momentum, PPS, Discovery, Santam, Mutual & Federal, Hollard, TRA, HIU, NUM, Compass, Allan Gray, Ninety-One, Medihelp, Momentum Health, Discovery Health.
- Indemnity Cover held via MARSH (Policy Number 800865-24 to the value of R10million.
- No shareholding of more than 10% in any Insurer, no more than 30% of total commission from any one insurer.

2. **Your right to know the impact of the decision you elect to make:**

- a. The intermediary or insurer dealing with you must inform you of:
 - The premium you may be paying;
 - The nature and extent of benefits you may receive.
- b. If the benefits are linked to the performance of certain assets:
 - The amount of the premium that goes toward this benefit;
 - The portfolio linked to the product.
- c. The possible impact of a purchase of a financial product on your finances.
- d. The possible impact of a purchase of a financial product on your other policies (affordability).
- e. The possible impact of a purchase of a financial product on your investment portfolio (affordability).
- f. The flexibility of changes you may make to the proposed contract.
- g. The contract terms of any financial product that you intend to purchase.

(It is very important that you are sure that the product or transaction meets your needs and that you feel that you have all the information that you need to make a decision)

3. **Your right when being advised to replace an existing policy:**

You may not be advised to cancel a policy to enable you to purchase a new policy or amend an existing one, unless:

- a. The intermediary identifies the policy as a replacement policy.
- b. The implication of cancellation of the policy are disclosed to you such as:
 - The influence on your benefits under the old policy;
 - The additional costs incurred with the replacement.
- b. The insurer which issued the original policy will contact you, you are advised to discuss the matter with its representative.

4. **Your right to cancel the transaction:**

In most cases, you have the right to cancel a policy in writing 30 days after receipt of the summary contemplated in section 4 from the insurer. The same applies to certain changes you make to a policy. The insurer is obliged to confirm to you whether you have this right and to explain who to exercise this right. Please bear in mind that you may not exercise it if you have already claimed under the policy, or if the event which the policy insures you against has already happened. If the policy has an investment component, you will carry any investment loss.

5. **Your right to be informed by the Insurer:**

- a. The name of the insurer.
- b. The product being purchased.
- c. The cost of the transaction and specifically
 - The loadings, if any.
 - The initial expense.
 - The amount of commission and other remuneration being paid to the intermediary.
- d. In the case of policies with an investment element, the ongoing expense and any other fees or charges payable.
 - The summary in terms of section 48 of the Long-term Insurance Act, 1998.
 - The contact number and address of the complaints officer of the insurer.

Moonstone Compliance (Pty) Ltd is the businesses compliance officer and is represented by:

Moonstone Compliance can be contacted at:
25 Quantum Street, Technopark, Stellenbosch, 7600
Richter van Tonder. - Email: RvanTonder@moonstonecompliance.co.za
Tel: 27 21 883 - 8000
Tel: 27 15 291-0902

6. **Important warning:**

- It is very important that you are quite sure that the product of the transaction meets your needs and that you feel you have all the information you need before making a decision.
- It is recommended that you discuss with the intermediary of the insurer the possible impact of the proposed transaction on your finances, your other policies or your broader investment portfolio. You should also ask for information about the flexibility of any proposed policy.
- Where paper forms are required, it is advisable to sign them only once they are fully completed. Feel free to make notes regarding verbal information and to ask for written confirmation or copies of documents.

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- Remember that you may contact either the Long-Term Insurance Ombudsman or the Registrar of Long-Term Insurance, whose details are set out below, if you have concerns regarding a product sold to you or advice given to you.

7. ***Particulars of the Long-Term Insurance Ombudsman:***

P. O. Box 45007
Claremont
7735

Tel: 27 21 674-0330
Fax: 27 21 674-0951

8. ***Particulars of the Registrar of Long-Term Insurance:***

Financial Services Board
P. O. Box 35655
Menlo Park
0102

Tel: 27 12 428-8000
Fax: 27 12 347-0221

CLIENT CONFIRMATION

I hereby acknowledge and declare that I have read and understood the contents of this document and have received a copy of these pages containing the INTERMEDIARY DISCLOSURE AND THE STATUTORY NOTICE.

CLIENT (FULL NAMES AND SURNAME):

CLIENT SIGNATURE:

REPRESENTATIVE SIGNATURE:
(Daan Wilhelm Schoeman)