

PRIMARY INTERMEDIARY DISCLOSURE DOCUMENT

In terms of the FAIS General Code of Conduct, certain disclosures have to be made by the Financial Services Provider to the client.

The purpose of the code is to ensure that the clients receiving financial advice will be able to make informed decisions, that their reasonable financial needs with regards to financial products be appropriately and suitably satisfied. It is for this reason that authorised financial services providers are required to comply with the provisions of the General and other codes and make the disclosures detailed herein.

In so doing the authorised financial services provider is required to:

- act honestly and fairly, with due skill, diligence and care in the interests of the client and the integrity of the financial services industry;
- have and employ effectively the resources, procedures and appropriate technological systems for the proper performance of professional activities;
- seek from clients appropriate and available information regarding their financial situations, financial product experience and objectives in connection with the financial service required;
- act with circumspection and treat clients fairly in a situation of conflicting interests; and
- comply with all applicable statutory or common law requirements applicable to the conduct of business.

In terms of the Financial Advisors and Intermediary Services Act (Act 37 of 2002) we therefore wish to provide you with the following information in order to ensure that you are equipped to make an informed decision and to ensure that you are provided with the requisite advice and intermediary service, with honesty and fairness, due skill, diligence, transparency, and care in compliance with all relevant legislation applicable.

My full name is Stephanus Johannes Cronjé

I am a registered and accredited financial services provider (FSP) operating as the key individual and representative of Cronjé & Co (Pty) Ltd, which is a Category I & II licensed Independent Employee Benefit and Personal Financial Planning Brokerage.

Qualifications and Experience

I am a mandated / independently appointed representative and key individual and comply with the appropriate standard of honesty and integrity as well as experience and educational competencies required by relevant legislation. I am a registered and accredited and appropriately licensed with the Financial Sector Conduct Authority (FSCA). I more than 30 years industry experience. I am a Fellow of the Financial Planning Institute and hold the professional designation of a certified Financial Planner (CFP).

In addition, I also hold the following requisite certifications:

Regulatory Certification: FSPs and Key Individuals in all Categories of FSPs – **RE1**

Regulatory Certification: FSPs and Key Individuals in Categories II and IIA – **RE3**

Regulatory Certification: Representatives in all Categories of FSPs – **RE 5**

FSP Details

Cronjé & Co (Pty) Ltd

Registration Number 1992/004773/07

FSP Number 3192

Physical Address

Suite 5, Waterkloof Forum
374 Milner Street
Waterkloof
Pretoria, 0181

Postal Address

PO Box 95820
Waterkloof
Pretoria, 0145

Telephone Number (012) 460 0627/8

Email admin@cronjeandco.co.za

fanie@cronjeandco.co.za

The FSP is accredited with the relevant knowledge competency and proficiency to market a range of products and is contracted with a number of service providers within the financial services industry. Below is a list of some of the product providers that Cronjé & Co (Pty) Ltd is contracted. Although we have tried to present you with a comprehensive list this may change:

Alan Gray, Boutique Collective Investments, Brightrock, Coronation, Discovery Health, Discovery Investments, Discovery Life, FMI, Hollard, Investec Corporate Cash Managers, Liberty Group, Momentum Life, Momentum Wealth, Momentum Wealth International, Momentum FundsAtWork, Ninety One, Old Mutual Life / Wealth / Old Mutual International, Old Mutual Employee Benefits, PPS, PPS Investments, PSG Wealth, Safrican, Sanlam, Sanlam Glacier, Sanlam Collective Investments, Satrix, Stanlib Wealth.

The FSP is a licensed Category I & II discretionary financial services provider and I am licensed to offer you advice and intermediary services for the following category of products:

Cat	Sub Category	Category Description	Advice	Intermediary - Other
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	21	Long-term Insurance subcategory B2-A	X	X
1	22	Long-term Insurance subcategory B1-A	X	X
1	23	Short-term Insurance Personal Lines A1	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	14	Participatory interests in a collective investment scheme	X	X
1	15	Forex investment	X	X
1	16	Health Service Benefits	X	X
1	17	Long-term Deposits	X	X
1	18	Short-term Deposits	X	X
1	19	Friendly Society Benefits	X	X
2	1	Long-term Insurance subcategory B1		X
2	2	Long-term Insurance subcategory C		X
2	3	Retail Pension Benefits		X
2	4	Pension Funds Benefits		X
2	5	Shares		X
2	9	Bonds		X
2	11	Participatory interests in one or more collective investment schemes		X
2	12	Forex investment		X
2	15	Long-term insurance subcategory B2		X

Cronjé & Co (Pty) Ltd holds Professional Indemnity Insurance for an amount of R10 000 000.00 has been arranged which covers both the FSP and its representatives.

Please note that, in terms of the control measures introduced by the Financial Intelligence Centre Act 2001 (Act No 38 of 2001), as amended includes requirements for institutions to establish and verify the identities of their customers, to keep certain records, and are required to report any suspicious or unusual transactions and certain information in order to remain compliant with the Act.

The FSP is remunerated by means of commission and fees from the product provider with whom any business may be placed on your behalf. Should claims etc. be handled on your behalf without any re-investment, a minimum fee of R500,00 will be charged.

The product provider concerned will disclose the full details of the commission earned by the FSP to you.

Neither the FSP nor I hold a shareholding of more than 10% in any registered Insurer or product provider

Neither the FSP nor I have earned more than 30% of our total remuneration, during the last calendar year, from any one insurer or product provider.

Incentives may from time to time be offered by the product providers.

A conflict of interest management policy has been implemented, which is available on request.

The Appointed FSP Compliance Officer

Mr. TG Laubscher, of Moonstone
072 710 0170

tlaubscher@moonsoncompliance.co.za

Complaints Procedure

A complaint procedure has been implemented, which is available on request.

If you wish to submit a complaint you may submit the complaint to the following email address:

admin@cronjeandco.co.za

If you feel that your complaint has not been adequately dealt with you are entitled to submit the complaint to the Relevant Ombudsman.

FAIS Ombud

Email

info@faisombud.co.za or

Website

www.faisombud.co.za

Telephone Number (012) 762 5000

Sharecall 086 066 3247

Physical Address

Kasteel Park Office Park
Orange Building, 2nd Floor
546 Jochemus Street
Erasmus Kloof
Pretoria, 0048

Postal Address

PO Box 74571
Lynwood Ridge
0040

Long-Term Insurance Ombudsman

Email

info@ombud.co.za or

Website

www.ombud.co.za

Telephone Number (021) 657 5000

(021) 674 0951

Sharecall 086 010 3236

Physical Address

Third Floor, Sunclare Building
21 Dreyer Street
Claremont
Cape Town, 7700

Information Regulator

Email

PAIAComplaints@infoeregulator.org.za
POPIAComplaints@infoeregulator.org.za

Website

www.justice.gov.za/infoereg/contact.html

Physical Address

JD House
27 Stiemens Street
Braamfontein
Johannesburg, 2001

Postal Address

PO Box 31533
Braamfontein
Johannesburg
2017

The FSP abides by Treating Customers Fairly (TCF), the Protection of Personal Information Act (POPIA) and the Promotion of Access to Personal Information Act (PAIA). All relevant policies are available upon request.

Yours sincerely

FANIE CRONJÉ CFP