



in Cresco wealth

PROTECT AND GROW

In Cresco Wealth Management CC
Is an Authorised Financial Services Provider
Reg. No. 2002/001118/23 – FSP No. 39530

INTERMEDIARY DISCLOSURES IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT

Carl Buchner is an Independent Financial Advisor and I am operating as the Managing Member of In Cresco Wealth Management CC and therefore is mandated to act on behalf of In Cresco Wealth Management CC. In Cresco Wealth is an Authorized Financial Services Provider (FSCA number 39530).

I am experienced and licensed in terms of the above Act to provide advice and intermediary service with regard to the following:

- Long-term insurance Category A, B1, B2 and C
- Retail Pension Fund Benefits
- Pension Funds Benefits
- Participatory interests in Collective Investment Schemes
- Securities and Instruments: Shares & Money Market Instruments

A copy of the license is available on request.

I have the following qualifications:

Stellenbosch University

- B.Comm – 1996

I am a member of the following institutions:

- *Financial Planning Institute of Southern Africa (FPI) - Financial Services Advisor™ - Member number: 199900656*
- *Financial Intermediaries Association – Member number: 608836*

In Cresco Wealth Management CC has contracts with the following Product Providers:

- AIMS
- Allan Gray
- Discovery
- FMI
- Ninety One
- Liberty
- Momentum
- Nedgroup
- Old Mutual
- PPS Life
- PPS Investments
- PSG
- PSG
- Sanlam
- Sygnia
- Stanlib

The FSP does not render the following services to its clients, but can refer you to an appropriate firm who offers these services:

- Short Term Insurance
- Income Tax Advice
- Medical Aid & Gap Cover
- Wills & Trust

Compliance Officer: Bronwen Henwood. henwoods@telkomsa.net or 082 490 2568.

Contact Persons: The contact persons at my office are Maré Denton and Menoesj Laing. Their contact details are below or mare@in Cresco.co.za / menoesj@in Cresco.co.za. Cobus Basson is also a Key Individual and Representative under In Cresco Wealth Management CC.

Conflict of Interest and POPI: In Cresco Wealth Management CC have a conflict of interest policy and POPI (Protection of Personal Information) policy in place and it is available to all clients. I do not have a shareholding of more than 10% in any registered insurer or any other financial institution. In addition I confirm that I do not directly have any personal interest in any product supplier whose products I may recommend which may give rise to an actual or potential conflict of interest and do not have any additional interest in the financial services rendered other than those which are transparently disclosed. I am not an associated company of a particular insurer.

Complaints Register: We are obliged in terms of the FAIS Act to keep a Complaints Register in which must be recorded all written complaints received from clients and also a Complaints Policy in which is detailed the processes followed when dealing with complaints. Our Complaints Policy is available for inspection at our offices should you wish to do so.

Confidentiality: In the course of rendering services to you, I will come into possession of information of a confidential nature. I will not at any time use or disclose or allow third parties to use or disclose any of the confidential information except to the extent permitted by yourself or in such circumstances which may be required by law.

During the last 12-month period I have not received more than 30% of its total remuneration from a single product provider.

I have professional indemnity insurance.

CLIENT NAME & SURNAME

CLIENT SIGNATURE

DATE

INVESTMENT ADVISORY AND FINANCIAL SERVICES GROUP

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