

In Cresco Wealth CC

Is an Authorised Financial Services Provider

Reg. No. 2001/042905/23 – FSCA Licence No. 7589

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

In Cresco Wealth CC is a registered Financial Services Provider, licensed to provide financial advisory services and intermediary services in terms of the following:

- Retirement Planning
- Insurance Planning
- Investment Planning
- Integrated Planning
- Estate Planning
- Health Care

In Cresco Wealth CC		FSCA Number: 7589
Key Individual and Representative: Nick Ungerer	Representative: Janine Welgemoed (CFP)	Representative: Hanneke Prins
Qualification: RE1 Exam RE5 Exam RFP- Registered Financial Planner of FPI	Qualifications: RE5 Exam B Compt. Degree Post Grad in Financial Planning Advanced Investment Planning	Qualifications: RE5 Exam NQF 5 in Financial Planning
Category 1 products, I am able to sell: 1.1 Long-term Insurance subcategory A 1.2 Short-term Insurance Personal Lines 1.3 Long-term Insurance subcategory B1 1.4 Long-term Insurance subcategory C 1.5 Retail Fund Benefits 1.7 Pension Fund Benefits 1.8 Shares 1.9 Money Market Instruments 1.14 Participatory Interests in a Collective Investment Scheme 1.16 Health Service Benefits 1.20 Long-term Insurance subcategory B2 1.21 Long-term Insurance subcategory B2-A 1.22 Long-term Insurance subcategory B1-A 1.23 Short-term Insurance Personal Lines A1 1.26 Participatory interests in a hedge fund	Category 1 products, I am able to sell: 1.1 Long-term Insurance subcategory A 1.3 Long-term Insurance subcategory B1 1.4 Long-term Insurance subcategory C 1.5 Retail Fund Benefits 1.7 Pension Fund Benefits 1.14 Participatory Interests in a Collective Investment Scheme 1.20 Long-term Insurance subcategory B2 1.21 Long-term Insurance subcategory B2-A 1.22 Long-term Insurance subcategory B1-A 1.26 Participatory interests in a hedge fund	Category 1 products, I am able to sell: 1.2 Short-term Insurance Personal Lines 1.16 Health Service Benefits 1.23 Short-term Insurance Personal Lines A1

Our consultancy possesses written authority to market the products of the following Insurers:

Investments	Risk	EB	Medical	Gap Cover
AIMS (Absa Investments)	Bidvest Life	Liberty EB	Bonita's	Sirago
Allan Gray Asset Management	BrightRock	Momentum EB	Discovery Health	Stratum
Just SA	Discovery Life	Old Mutual Superfund	Fedhealth	ZestLife
Liberty	Hollard Life	Sanlam EB	Health Squared	
Momentum	Liberty Life	Sygnia EB	Medihelp	Other
Ninety One	Momentum	TSA	Medshield	Avbob
Old Mutual	Old Mutual		Momentum Health	Capital Legacy
PPS Investments	P.P.S		Profmed	
Sanlam Investment Management	Sanlam			
Stanlib				
Sygnia				

My consultancy is not an associated company of a particular insurer. Neither the Closed Corporation, nor the Intermediary has a shareholding of more than 10% in any registered insurer or any other financial institution. During the last 12-month period the Intermediary has not received more than 30% of total remuneration from one insurer or financial institution.

Conflict of Interest and POPI: In Cresco Wealth 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

INVESTMENT ADVISORY AND FINANCIAL SERVICES GROUP

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financial services rendered other than those which are transparently disclosed. I am not an associated company of a particular insurer.

Confidentiality: We wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless I am required by law, to disclose such information.

Treating Customers Fairly: Incesco Wealth promotes the fair treatment of clients by integrating the guidelines and Principles of TCF in its Code of Ethics policy and in all business dealing with its clients.

We are remunerated by way of either a negotiated fee between ourselves and our client or commissions earned depending on type of product.

The FSP holds professional indemnity insurance with Marsh.

In the unlikely event that you are dissatisfied with any aspect of our service or dealings with you, you can contact our compliance officer: Mariaan Visser, Masthead (Pty) Ltd. Tel no: 021 555 4121 Cell no: 082 828 8095 E-mail: mvisser@masthead.co.za Postal address: Unit 6, Canal Edge 4, Tyger Waterfront, Carl Cronje Drive, Bellville, 7530

I do/do not wish to review my financial circumstances at this stage.

DATE

CLIENT FULL NAMES

CLIENT SIGNATURE

SIGNATURE
On Behalf of Incesco Wealth