



# J M F S

FINANCIAL ADVISORY & BROKER SERVICES

ADVICE | ESTATE PLANNING | RETIREMENT PLANNING | INVESTMENTS | LIFE COVER | MEDICAL AID | SHORT TERM INSURANCE

ADVIES | BOEDELBEPLANNING | AFTREEBEPLANNING | BELEGGINGS | LEWENSVERSEKERING | MEDIESE FONDSE | KORTTERMYNVERSEKERING



Johan Marais CFP®

In complying with the FAIS legislation, I would like to bring the following information to your attention: My name is Johan Marais, qualified as a Certified Financial Planner (CFP). Since 1992 I provide financial advice and intermediary services. I act on instruction from Johan Marais Financial Services CC, an authorized financial provider, which has accepted responsibility to provide financial services.

### Registered Product Suppliers

Johan Marais Financial Services CC has written authorization and is accredited to market product from the following insurers and or financial institutions :

#### Long term Insurers

Sanlam / Old Mutual / Momentum / Altrisk / PPS

#### Short term Insurers

Santam / Old Mutual Insure / Auto en General / Momentum Short Term / CIA / Thatch Risk

#### Investment Companies

Sanlam Private Investments / Sanlam Glacier / Momentum Wealth / Old Mutual Wealth / Allan Gray / Coronation / Investec / I-Transact

#### Medical Aids

Momentum/Discovery/Bestmed/Profmed/Sirago

#### Group Benefits

Sanlam / Old Mutual / Momentum

### Disclosure

We commit ourselves to the requirements of the Financial advice and intermediary act, 2002 (Act 37 of 2002), Johan Marais Financial Services CC registered in terms of the act. FSB Registration number: 21024. Contact Details of the FSB - FAIS ombud 012 - 428 8000 / website: [www.fsb.co.za](http://www.fsb.co.za) A copy of the license, that contains details of the financial services which I am authorized to provide, as well as any exemptions, are available on request. Compliance of the FAIS-act is monitored by Masthead Distribution Services (Pty)Ltd, a compliance practice that is approved by the Financial Services Board. Their postal address is P.O. Box 756, Howard Place, 7450. Contact number: 021 686 3588(t) and 021 686 3589(f).

Johan Marais Financial Services promotes the fair treatment of clients by integrating the guidelines and principles of TCF ( Treating Customers Fairly) in its Code of Ethics policy and all business dealings with its clients.

Please take note that we keep, in consideration with legislation, a fully disclosure register. The aim of the registry is to notify our clients of any financial or proprietary interest that we might have obtained in the course of our business activities. It also lists any business relationships we have with our product suppliers. This register insures transparency and is available on request. We are compelled to adhere to certain requirements in order to provide financial advice. According to current requirements, I do comply as a Certified Financial Planner. Our business is trading as a closed corporation.

All information received from you shall be treated as confidential and will only be made known if you give written permission, or when I am required by legislation to do so.

If you are dissatisfied with any aspect of my service, I request that you provide me with a written complaint to the address mentioned below. A copy of my compliant policy is available on request.

## Value Proposition for our client

To take reasonable steps to obtain client information with regard to the client's financial situation, financial product experience and goals in order to provide applicable advice.

## We provide the following services:

- Retirement Planning
- Personal Financial Planning
- Risk Planning
- Business Insurance
- Estate Planning
- Short term Insurance Planning
- Medical Care - Medical Aids

## We facilitate the following services:

- Drafting of Wills
- Establishing of Trusts
- Establishing Companies
- Share Portfolio Management



Vicki Oelofse



Lenie du Preez



Daleen Marais

We are registered by the following bodies:

I am authorized to give financial advice and deliver broker services in the following product categories:



FSB – Financial Services Board



Masthead Advisory Services




Council for Medical Schemes

### Category 1

- 1.1 Long -term Insurance: Category A
- 1.2 Short-term Insurance: Personal Lines
- 1.3 Long -term Insurance: Category B
- 1.4 Long -term Insurance: Category C
- 1.5 Retail Pension Fund Benefits
- 1.6 Short-term Insurance: Commercial Lines
- 1.7 Pension Fund Benefits( Excluding Retail Pension Benefits)
- 1.8 Securities and Instruments: Shares
- 1.10 Securities and Investments: Debentures and scrutinised debt
- 1.14 Participating interests in Collective Investments Schemes
- 1.16 Health Service Benefits
- 1.20 Long -term Insurance: Category B

Johan Marais , CFP®



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Signature of broker

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Signature confirming receipt of the document

Date of introduction to client: \_\_\_\_\_