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Authorised Financial Services Provider (FSP licence number 13566)

LETTER OF INTRODUCTION & DISCLOSURES

Southwood Financial Planning (FSP 13566) is an independent, fee-based practice providing well-researched and objective advice to individuals, families and small businesses and duly registered in terms of applicable South African law as a Closed Corporation. We believe that by understanding our clients' needs, ambitions, aspirations and fears we are able to provide a unique and totally personalised service. Where necessary, we work in partnership with an established network of associates including accountants, lawyers, short-term insurers and investment professionals.

Lisa Hudson-Peacock is a CERTIFIED FINANCIAL PLANNER® professional and a member of the Financial Planning Institute of Southern Africa NPC (the FPI), a Professional Body as defined in the National Qualifications Framework Act (NQF act). The FPI is also an affiliate of the Financial Planning Standards Board (FPSB).

Lisa founded **Southwood Financial Planning** in 2001, having started her working career as an equity research analyst and portfolio manager running institutional and retail funds. Her over 20 years' experience is primarily investment focused which provides a sound basis for all aspects of financial planning including risk, retirement, healthcare, investment and estate planning.

Lisa's qualifications include a Bachelor of Commerce degree from the University of Cape Town and a Postgraduate Diploma in Financial Planning from the University of the Free State. She also passed her Key Individual (RE1) and Representative (RE5) Regulatory Exams as required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (the FAIS Act).

Lisa is a Representative and Key Individual, as defined in the FAIS Act, of Southwood Financial Planning.

Angela Claire Sayle is a CERTIFIED FINANCIAL PLANNER® professional and a member of the Financial Planning Institute of Southern Africa NPC (the FPI), a Professional Body as defined in the National Qualifications Framework Act (NQF act). The FPI is also an affiliate of the Financial Planning Standards Board (FPSB).

Angela first joined **Southwood Financial Planning** in July 2004. Angela holds a Bachelor of Social Science degree from the University of Cape Town and obtained her Post Graduate Diploma in Financial Planning from the University of the Free State in 2009. Angela has 30 years' experience in the financial planning industry. Angela also passed her Key Individual (RE1) and Representative (RE5) Regulatory Exams as required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (the FAIS Act).

Angela is a Representative and Key Individual, as defined in the FAIS Act, of Southwood Financial Planning (FSP no. 13566)

Megan Amelia Crafford is a CERTIFIED FINANCIAL PLANNER® professional and a member of the Financial Planning Institute of Southern Africa NPC (the FPI), a Professional Body as defined in the National Qualifications Framework Act (NQF act). The FPI is also an affiliate of the Financial Planning Standards Board (FPSB).

Megan joined the company in early 2010 and obtained her Postgraduate Diploma in Financial Planning at the University of Stellenbosch in 2016. Megan also passed her Representative (RE5) Regulatory Exams as required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (the FAIS Act).

Megan is a Representative, as defined in the FAIS Act, of Southwood Financial Planning (FSP no. 13566).



Southwood Financial Planning is an authorised financial services provider, and our representatives are licensed to render the following advice and/or intermediary services on behalf of the company in the following categories:

Category 1

- 1.1 Long-Term Insurance: Category A
- 1.2 Long-Term Insurance: Category B1
- 1.3 Long-Term Insurance: Category B1-A
- 1.4 Long-Term Insurance: Category B2
- 1.5 Long-Term Insurance: Category B2-A
- 1.6 Long-Term Insurance: Category C
- 1.5 Retail Pension Benefits
- 1.6 Pension Fund Benefits (excluding Retail Pension Benefits)
- 1.7 Securities and Instruments: Shares
- 1.8 Securities and Instruments: Money Market Instruments
- 1.9 Securities and Instruments: Debentures and Securitised Debt
- 1.10 Securities and Instruments: Warrants, Certificates and other Instruments
- 1.11 Securities and Instruments: Bonds
- 1.12 Securities and Instruments: Derivative Instruments
- 1.13 Participatory Interests in Collective Investment Schemes

A copy of the license is available for inspection on request.

Physical address is:

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Telephone: 021 701 1161

Fax: 086 614 9299

Email: lisahp@southwood.co.za

Website: www.southwood.co.za

Southwood Financial Planning has contractual relationships with the investment and insurance companies detailed below:

Sanlam/Glacier; Allan Gray; Old Mutual; Liberty; Prudential; Investec; Discovery Health, Life and Invest; Coronation; Momentum; PPS; Nedgroup Collective Investments

Southwood Financial Planning:

1. Does not hold more than 10% of an insurer's shares and is not an associate company of an insurer.
2. Received more than 30% of last year's commission and remuneration from Allan Gray LISP.
3. Has obtained professional indemnity insurance through Manwood Underwriters (Pty) Ltd on behalf of Centriq.
4. Complies with the FAIS Act and is monitored by Masthead Distribution Services (Pty) Ltd, a compliance practice approved by the Financial Services Board (Practice number: 5034). Their postal address is 1st Floor, Park Terraces, Golf Park, Mowbray, 7700. Masthead Financial Advisors Association provides the business with services such as a compliance, practice management and technology support.
5. In terms of the Financial Advisory and Intermediary Services Act, 2002, Southwood Financial Planning is required to maintain and operate effective organisational and administrative arrangements with a view to taking all reasonable steps to identify, monitor and manage **conflict of interest**. Southwood Financial Planning has put in place a policy to



safeguard its clients' interests and ensure fair treatment of clients. All providers, key individuals, representatives, associates and administrative personnel will commit to such policy and the processes will be monitored on an ongoing basis.

6. Advises that any service complaint should be addressed in writing. A copy of the Complaints Resolution Policy is available on request.

All information obtained or acquired about you, the client, shall remain confidential unless you provide written consent, or unless I am required by any law, to disclose such information.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the above address. A copy of Southwood Financial Planning's Complaints Resolution Policy is available on request.

Yours faithfully,

Name of Financial Planner:

Name of Client:

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Signature of Financial Planner

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Signature of Client

Date signed:

Date signed:

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