

1. About FDM Investment Managers & Consultants (Pty) Ltd

FDM Investment Managers & Consultants (Pty) Ltd, hereinafter referred to as **(FDM)**, is approved as a Discretionary Financial Services Provider by the South African Financial Services Conduct Authority, as required by Section 15(1)(a) of the Financial Advisory and Intermediary Services Act No 37 of 2002 (FAIS) and the Discretionary Code of Conduct of FAIS.

2. Our Client Value Proposition

FDM regards itself as one of the leaders in the wealth management industry for the following reasons:

2.1 Integrity

At FDM we endeavour to understand your needs and requirements and provide appropriate advice and guidance which, in similar circumstances we would apply to ourselves. You remain the priority throughout the entire wealth management process and we are fully committed to fulfilling obligations that are entrusted to us.

2.2 Individual Investment Solutions

Everyone's financial situation is complex and unique. FDM's individual investment solutions offer ultimate investment flexibility, to ensure that you reach your investment goals and objectives. FDM ensures that your investment strategy, investment portfolios and financial personality are aligned and managed on an ongoing basis.

2.3 Individual Service and Feedback

FDM recognises that continuous feedback of your investment portfolio is essential. As part of our wealth management offering we undertake to:

- Regularly review your investment strategy and portfolio.
- Communicate our views via quarterly reports.
- Provide you with regular in-depth reports on your investment portfolio.

We understand the importance of individuals' investments and retirement savings and we endeavour to provide you with exceptional individualised service.

- At FDM we believe that your needs come first and we strive to deliver an unrivalled wealth management service to you. Our success depends on our investors' success.



3. The Team

The following individuals represent the company in respect of the advice and services we offer:

3.1 Kobie (JF) Fernhout (Managing Director)

Kobie holds a post-graduate Diploma in Financial Planning from the University of the Free State. He also completed an Advanced Certificate in Trust Law at the University of Pretoria. During a career spanning more than 30 years in the Financial Services industry, he has gained a broad knowledge of Financial, Tax and Estate Planning practices, as well as Asset and Investment Management disciplines.

3.2 Brandon Zietsman (Non-Executive Director)

Brandon holds a B.Com Degree and Higher Diploma in Tax Law from Wits University, and holds a CFA qualification. Having worked for Investec Bank, RMB Fund Managers (Head: Product development), Mercury Consolidated Holdings, RMB Asset Management (CEO: RMB Unit Trusts), ABSA Wealth (Head: Product Office, CIO), he has over 16 years of experience in the Financial Services industry.

Brandon held the following positions in industry bodies:

- Director: Association of Collective Investments (2003 - 2006)
- Chairman: Governance Committee of the Association of Collective Investments (2003 - 2005)
- Deputy Chairman: Association of Collective Investments (2006)



4. Legal and Compliance

The following information pertains to the various legal and compliance requirements and the registration of the company in the performance of its services:

- Company Registration Number 1999/023615/07
- Registered in terms of the FAIS Act 37 of 2002: FSP FAIS License No 567
- FDM at present has contracts with 7 product providers
- FDM is compliant with the fit and proper requirements of the FAIS Act
- FDM holds Professional Indemnity Insurance with AON South Africa
- FDM has not earned more than 30% commission from any product provider within the last 12 months, and also does not hold more than 10% shares in any product provider
- FDM does not receive awards or gifts from product providers
- FDM's representatives are all employed by FDM and the FSP accepts responsibility for those activities of the representative performed within the scope of his or her employment.
- FDM does have an existing Conflict of Interest Management Policy which is available to you upon request.
- FDM employs the services of an independent compliance company:
 - Moonstone Compliance (Pty) Ltd
 - Contact: Nelda de Jager
 - Telephone number: +27 (82) 884-1828
 - E-mail address: ndejager@moonstoneinfo.co.za

5. Personal Information

Personal information of our clients is obtained in accordance with the POPI Act and entirely for the purpose of being able to provide our clients with the financial service mentioned above.

Unless so required by law, FDM agrees that it shall not disclose any PI as defined in POPIA to any third party without the prior written consent of the other party, and notwithstanding anything to the contrary contained herein.

6. Complaints Procedure

It is the policy of **FDM** to respond promptly to all complaints. In order to facilitate prompt resolution of complaints, **FDM** has a complaints management framework in place. Any complaint involving **FDM** should be submitted in writing and should include all relevant information. Our complaints procedure is available on request or on our website. All complaints should be addressed to our Complaint Dispute Facilitator: Shane Hocking, her contact details can be found on page 4.



Contact details

Physical Address:

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7. Financial Sector registered categories and descriptions

Category I
Long-Term Insurance : Category B 1
Long-Term Insurance : Category B 2
Long-Term Insurance : Category C
Retail Pension Benefits
Securities and Instruments : Shares
Securities and Instruments : Money market instruments
Securities and Instruments : Debentures and securitised debt
Securities and Instruments : Warrants, certificates and other instruments
Securities and Instruments : Bonds
Securities and Instruments : Derivative instruments
Participatory interests in Collective Investment Schemes
Foreign currency denominated investment instruments
Deposits defined in the Banks Act - exceeding 12 months
Deposits defined in the Banks Act - 12 months or less
Category II - Discretionary FSP
Long-Term Insurance : Category B 1
Long-Term Insurance : Category B 2
Long-Term Insurance : Category C
Retail Pension Benefits
Securities and Instruments : Shares
Securities and Instruments : Money market instruments
Securities and Instruments : Debentures and securitised debt
Securities and Instruments : Warrants, certificates and other instruments
Securities and Instruments : Bonds