
Sarie Davies

I am the business's key individual and representative; I have more than 20 years' experience with this industry.

Product Suppliers:

Stanlib, NinetyOne Asset Management, Sanlam, Glacier, Discovery Life, Momentum, Liberty, PPS, Hollard, Allan Gray, Brightrock, Old Mutual, M&G Investments

The Wealth Counsel engages these companies as an intermediary on your behalf and will be responsible for the advice given by its representatives. Secondly our company will strive to regularly communicate with you, and to communicate more regularly than the prescribed minimum of once a year. The fulfilment of this requirement will be dependent on your schedule and availability. We will ensure that our advice will be suitable for your profile, but we do require full disclosure of your financial position. In order to achieve your wealth goals, we may advocate long term investments, therefore we do not assume responsibility for their performance or the timing of portfolio changes.

Compliance Officer:

For compliance needs please contact Moonstone Compliance Pty (LTD) on 021 883 8000. Moonstone is represented by Trevor Laubscher (CO 6204), Tel: 072 710 0170, 25 Quantum Street, Technopark, Stellenbosch, 7600.

Categories of License:

The Wealth Counsel and its representatives are authorised to provide advice and intermediary services in the following categories: Long Term Insurance: Category A, B1, C, B2, B1-A, B2-A, Retail Pension Fund Benefits, Pension Fund Benefits, Participatory Interest in one or more Collective Investment Scheme, 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), Deposits Defined in the Banks Act (exceeding 12 months), Deposits Defined in the Banks Act (12 months or less), Structured deposits.

Financial Disclosure:

Our company does not own directly or indirectly more than 10% of any product supplier's share capital. Secondly, we have not derived more than 30% of our remuneration from a single product supplier in the last 12 months. The Wealth Counsel cc does hold professional indemnity cover.

Complaint's procedure:

The Wealth Counsel is required by legislation to maintain a complaints procedure. A copy is available on request.

Conflict of Interest:

I, Sarie Davies, do hereby declare that I do not have any potential or actual conflicts of interest that may bias my advice. The Wealth Counsel is required by legislation to maintain a conflict-of-interest management policy. A copy is available on request.

Signing of Incomplete Documents

You are hereby advised and cautioned that no person acting on behalf of the provider may in the course of the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.

Responsibility for Correctness and Completeness of Information

Please be aware when completing any documentation or providing any information, that all material facts must be accurately and properly disclosed. You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided by you or on your behalf.

Please note that all material facts in respect of any application, proposal, order, instruction or other contractual information that is required to be completed for or submitted to a product supplier by or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto, must be accurately and properly disclosed.

Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product supplier.

Waiver of Rights

You are hereby advised that no financial advisor or any other person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provision of the General Codes of Conduct. A copy of the Code of Conduct is available on request.

General

The provider may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons. The provider will make available specific details should this occur.

All information obtained or acquired from you, the client, will remain confidential unless you provide written consent, or unless we are required by any law to disclose such information.