**INTERMEDIARY DISCLOSURE**

In terms of the Financial Advisory and Intermediary Services Act (FAIS) (ACT NO 37 OF 2002)the following information must be disclosed to clients and potential clients:

**Full Name: Schalk Willem Kruger**

**Physical address: 271 Orion Avenue, Waterkloof Ridge, PRETORIA, 0181**

**Postal Address: PO Box 25481, MONUMENT PARK, 0105**

**Telephone: 012 3471801 Fax: 086 571 8263**

**Mobile: 082 5703629 e-mail: skruger@hofland.co.za/skruger@lantic.net**

**I am an Independent Financial Advisor and have been in the financial services industry for 30 years.**

I have training and experience to advise my clients on the following business lines:

Estate Planning Investment Management Retirement Planning

Investment Planning General Financial Planning Long term Life Assurance

Taxation

**I have achieved the following formal qualifications: B Compt(Hons) MBA CA(SA) and I am a Key Individual and Representative of the above-mentioned financial services provider**.

As the Representative of the financial services provider I have access to and have been accredited to market products from the following product providers and LISPS:

Old Mutual Sanlam Hollard

Momentum Allan Gray Momentum Wealth

Fedbond/Mutual Bank Old Mutual International Prescient Asset Managers

Ninety One (Investec) Sygnia PPS

Liberty Coronation Fund Managers Stanlib

Alexander Forbes Morningstar

I own / do not own more than 10 % of issued shares directly or indirectly of any Life Assurer or Financial Product provider.

**We are not an associated company of any life assurer or product provider.**

**I have not earned more than 30 % of my total fees or commission from any services provider or assurer.**

I earn my income from asset management advice fees that the Product Provider pays over to me on the products purchased by my clients / and or by charging a fee of R750 per hour for services rendered to my clients.

**FSP 43330 and SW Kruger has Professional Indemnity Insurance cover of R1m underwritten by AGI.**

**Compliance officer and is represented by: Gerald Saacks**

Tel No: 083 303 6101

In terms of the FAIS Act we are obliged to set up a complaints resolution process. Please contact our office should you wish to get more detailed information in this regard.

**I hereby acknowledge that I have read the content of this document.**

**Client Signature: Advisor Signature:**